

# The NATION'S BUSINESS Index - 1991

(Volume 79: Numbers 1 - 12)

## SUBJECT INDEX

### A

**ACCESSORIES/JEWELRY** see also Clothing  
Hard Cases [5/91-p76]  
Designing Youth [10/91-p80]  
More Luster And Color Make For Better Pearls [11/91-p80]  
Buying Gold Jewelry: Karats And Quality [11/91-p80]  
**ACCOUNTING**  
Some Financial Software Adds New Features [1/91-p42]  
Finding The System That Fits Your Firm [3/91-p9]  
Opinions From Other Users [3/91-p40]  
Track Costs To See Where Profits Lie [4/91-p8]  
Accounting-Rule Changes [4/91-p32]  
Letters: Some Kinds Of Tracking May Leave Wrong Prints [6/91-p4]  
A Hidden Budget Can Help A Business [9/91-p10]  
Direct Line: By The Book [11/91-p76]  
Direct Line: For Managing Numbers [11/91-p76]  
Point-Of-Sale Inventory Systems: Now Ready For Small Businesses [12/91-p41]  
**ACQUISITIONS** see Mergers, Acquisitions & Divestitures  
**ADVERTISING** see also Marketing: Sales & Selling  
Undying Support [2/91-p26]  
High Visibility [3/91-p9]  
Way To Go [4/91-p72]  
For Fun And Profit [5/91-p66]  
Punch Line [6/91-p80]  
Letters: A Suggestion Some Could Live Without [10/91-p5]  
Why A Houston Businessman Feels Flushed With Success [11/91-p18]  
**AGRI-BUSINESS** see also Food/Beverage Industry & Trade  
Direct Line: Where There's Smoke [3/91-p63]  
Direct Line: Sprouting Grounds [5/91-p62]  
Direct Line: Steam Feat [7/91-p54]  
ITC: An Indian International [10/91-p40H\*]  
Direct Line: In Cold Blood [10/91-p66]  
Direct Line: Strawberry Fields [11/91-p77]  
Direct Line: Donkey Business [12/91-p52]  
**AIDS (ACQUIRED IMMUNE DEFICIENCY SYNDROME)**  
AIDS Benefits Cut [2/91-p35]  
Easing AIDS Anxieties [7/91-p8]  
**AIR POLLUTION** see Energy Resources, Production & Use; Environment  
**AIRCRAFT, AIRLINES & AIRPORTS**  
Airlines Say Striker Bill Would Ground Carriers [6/91-p9]  
Showing An Affinity For Airline Credit Cards [8/91-p53]  
Frequent-Flyer Coverage [8/91-p54]

Direct Line: For Smoother Takeoffs [9/91-p64]  
Moving Fast By Standing Still [10/91-p57]  
**ALCOHOLISM** see Tests & Testing  
**AMERICANS WITH DISABILITIES ACT**  
Achieving Access For The Disabled [6/91-p31]  
NB Tips: Correct phone number for ordering book on Americans With Disabilities Act [7/91-p6]  
Rules On Medical Tests For New Hires [8/91-p29]  
Questions And Answers On The Disabilities Law [8/91-p30]  
Letters: There Are Ways To Examine New Hires [10/91-p4]  
What You Must Do For The Disabled [12/91-p36]  
Point By Point: The Rules Of Access [12/91-p38]  
**ANNUITIES** see Retirement  
**ANTIQUES & COLLECTIBLES**  
Thanks To This Firm, Some Ballplayers Get Sore Arms From Swinging Pens, Not Bats [4/91-p10]  
Improving On Perfection [8/91-p12]  
**ANTITRUST ACTIONS & LAWS** see Joint Ventures  
**APPAREL** see Clothing  
**APPLIANCES** see Home Care, Decoration & Furnishings  
**APPRAISALS & ASSESSMENTS**  
Personal Reassessments [5/91-p6]  
Circumstances Can Affect Appraisals [5/91-p8]  
**ART/PHOTOGRAPHY**  
Direct Line: A Talent To Draw On [5/91-p62]  
Four Avenues To Franchising [6/91-p48]  
Art, For The IRS's Sake, Should Not Be Overvalued [11/91-p81]  
**AUCTIONS**  
Gateways To Bargains [9/91-p68]  
**AUTOMOBILES/TRUCKS/MOTORCYCLES** see also Transportation  
Fill It Up Before You Return It [1/91-p65]  
A Strategy With Vision [2/91-p10]  
Direct Line: The Class Of '57 [2/91-p58]  
Four-Wheel Drive: Do You Need It? [2/91-p61]  
A Man Who Sees No Limits On The South Dakota Prairie [3/91-p16]  
Direct Line: Driving Ambition [3/91-p63]  
Evaluating Credit-Card Car-Rental Insurance [3/91-p66]  
Letters: Front-Wheel Drive Is Less Than It Seems [4/91-p5]  
Every Little Bit Helps [4/91-p60]  
A Taxing Situation For "Gas Guzzlers" [4/91-p62]

Theft-Prevention Devices: Valuable Accessories [4/91-p62]  
Vehicle Leasing: Plenty Of Options [5/91-p27]  
Letters: Insurance For Car Rentals: Know What You Have [6/91-p4]  
Four Avenues To Franchising [6/91-p48]  
Direct Line: R&R For RVers [7/91-p54]  
Random Drug Tests For Some Commercial Drivers [8/91-p8]  
Improving On Perfection [8/91-p12]  
Extended Warranties: What Are They Worth? [8/91-p54]  
Letters: An Addition To A Listing Of Breakdown Insurers [9/91-p4]  
Automobile Medical Coverage: Is It Worth The Extra Cost? [9/91-p68]  
Trucks '92: Power And Performance [10/91-p46]  
Getting A Pro To Buy Your Next Car [10/91-p63]  
Direct Line: On The Road Again [10/91-p66]  
Bumper-To-Bumper Auto Care [10/91-p78]  
Letters: Extended Warranties: A Correction [12/91-p5]  
The Lure Of Leasing [12/91-p49]  
**AWARDS & HONORS**  
Editorial: Spreading Democracy [4/91-p71]  
Small Firms That Wouldn't Quit [5/91-p33]  
A New Sense Of Service [6/91-p20]  
Overcoming Adversity [6/91-p25]  
Aim For The Prize [7/91-p47]  
Letters: Contests For Women Entrepreneurs

### B

**BABY BOOM GENERATION** see Demographics  
**BANKRUPTCY & BUSINESS FAILURES**  
Letters: Before A Moratorium, Check With Customers [2/91-p6]  
When Others Go Bankrupt [4/91-p25]  
Asset Transfers: Handle With Care [5/91-p8]  
Taking A Turn For The Better [5/91-p23]  
"Prepackaged" Chapter 11 Speeds The Process [7/91-p8]  
A Shield Against Bad Debts [11/91-p64]  
**BANKS & BANKING** see also Credit; Credit Cards & Accounts; Economic Development; Loans; Venture Capital  
Brady Seeks Support For Plan To Overhaul Bank Laws [3/91-p12]  
An Uphill Fight For Bank Bill [7/91-p37]  
Banking Laws Targeted For Change By Treasury's Reform Proposal [7/91-p38]  
Editorial: Deposit-Insurance Reform Is Key To Banking System's Overhaul [7/91-p63]

\* Page numbers followed by letters refer to articles not included in all editions.

## BARTER INDUSTRY

Letters: Let Bankers Stick To Their Knitting [9/91-p4]  
 Improving India's Banking [10/91-p40P\*]  
 Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]  
 Congressional Alert: Taxing The Transfer Of Funds [12/91-p62]

## BARTER INDUSTRY

When Money Is No Object [7/91-p24]  
 Letters: Barter's A Bargain For Those Who Know [9/91-p4]

Letters: A Second Economy [9/91-p4]

## BEAUTY/GROOMING PRODUCTS & SERVICES

Hot Spots [3/91-p72]  
 Direct Line: Latin Beauty [8/91-p56]  
 Direct Line: Fragrance Facts [8/91-p57]  
 A Growing Business--Literally [9/91-p18]  
 Baking Times [10/91-p80]

## BOARDS OF DIRECTORS see Corporations

## BOATS see Recreation/Sports & Sports Facilities

## BONDS see Securities

## BROKERS see Securities

## BULGARIA

A Road Map For Bulgaria [3/91-p56]

## BUSINESS CONDITIONS & FORECASTS see

also Economic Conditions & Forecasts

Business Copes With The Recession [1/91-p16]

The Federal Impact On Business [1/91-p23]

Resilience For The Recession [1/91-p68]

Small Firms' Top Concerns [2/91-p45]

NB Tips: Commerce Dept. publication

"The 1991 U.S. Industrial Outlook" [5/91-p8]

Business Formation Remains At A

Standstill [11/91-p14]

Editorial: The Powell Memorandum: As

Valid On Its 20th Anniversary As It

Will Be On Its 100th [11/91-p87]

## BUSINESS EDUCATION see Colleges &

Universities; Education & Job Training

## BUSINESS FAILURES see Bankruptcy &

Business Failures

## BUSINESS INCUBATION see Economic

Development

## BUSINESS TAXES see also Estate Planning;

Family Business; Income Tax; Taxation;

U.S. Govt.--Internal Revenue Service

Commuters Get A Break [1/91-p64]

Congress Thaws The Estate Freeze [2/91-p23]

Personal Use Of Company Cash [2/91-p60]

S Corporations Losing Their Glitter

[2/91-p60]

Small Business Presses For Payroll-Tax

Cut [3/91-p9]

Employers Could Face Employment-Tax Hikes

[3/91-p9]

Tell Your Story...Again And Again [3/91-p42]

Letters: Recalculating S-Corporation Tax

Advantages [4/91-p4]

Credit For Compliance [4/91-p60]

Business Fights Measure To Raise

Unemployment Tax [5/91-p10]

For Fun And Profit [5/91-p66]

Budget Rules Threaten Expiring Tax Provisions

[6/91-p9]

Achieving Access For The Disabled [6/91-p31]

Reaching Across Tax Lines Could Increase

Your Taxes [7/91-p6]

Congressional Alert: Health-Insurance Tax

Deduction [9/91-p78]

Declaration Of Independents [10/91-p52]

Congressional Alert: A Push To Simplify

Payroll Taxes [11/91-p86]

Restructuring Debt [12/91-p51]

## C

## CAMPAIGN FINANCING see Political Finance

## CANADA

Letters: Support For Canada's Health System

[9/91-p4]

## CANDY, CHEWING GUM see also

Food/Beverage Industry & Trade

Direct Line: Inflation Strategy [2/91-p59]

Freshly Minted [4/91-p72]

Direct Line: Machine Gum [6/91-p68]

Direct Line: Sweet And Special [8/91-p56]

## CAPITAL see Venture Capital

## CAPITAL GAINS see Income Tax

## CATASTROPHIC ILLNESS COVERAGE see

Health Insurance

## CENSUS see Demographics

## CERTIFICATES OF DEPOSIT see Investment

(Individual)

## CHARITABLE CONTRIBUTIONS &

## ORGANIZATIONS/VOLUNTEERISM

The Art Of Giving [7/91-p53]

Something To Be Passionate About [9/91-p48]

Here's A Gift That Keeps On Giving--To You

[11/91-p79]

## CHEWING GUM see Candy & Chewing Gum

## CHILD CARE see Day Care; Employee

Benefits

## CHILDREN & YOUTH see also Day Care

Letters: There's Nothing Wrong With Hard

Work [2/91-p6]

Direct Line: Kids' Stuff [3/91-p62]

Direct Line: Cloth Bottoms [4/91-p58]

Cards For Babies: Now It's The Law [4/91-p62]

The Welcome Mat [4/91-p72]

Summer Jobs For Your Kids [5/91-p58]

Kids, Summer Jobs, And Uncle Sam [5/91-p64]

Dragging Employers Into Child Support

[10/91-p34]

How Changes Are Affecting Franchising

[11/91-p65]

How To Be Generous With Your Children

[11/91-p81]

Letters: Nobody Asked If This Owner Liked

Mandatory Wage Deduction [12/91-p5]

## CHINA

Congressional Alert: The Merits Of Trade With

China [8/91-p62]

## CIVIL-RIGHTS LEGISLATION

Congressional Alert: Quotas And Litigation

[2/91-p70]

Proposals Differ On Quotas, Damages

[4/91-p9]

New Civil-Rights Bills Win Employers' Support

[5/91-p10]

Congressional Alert: Civil-Rights Bills Worth

Backing [5/91-p74]

Editorial: There Are Reasonable Ways To

Further Civil Rights [6/91-p79]

Business Awaits Possible Changes In

Civil-Rights Bill [10/91-p12]

## CLEAN AIR ACT see Environment;

Government Regulation

## CLEAN WATER ACT see Environment;

Government Regulation

## CLOTHING see also Accessories/Jewelry

The Man Who Transformed T-Shirts From

Underwear Into Fashion [1/91-p14]

From Riches To "Rags"--And Riches

[1/91-p34]

Direct Line: The Heights Of Fashion

[1/91-p62]

Direct Line: Best Foot Forward [1/91-p62]

Direct Line: Bulk Sales [2/91-p59]

Four Avenues To Franchising [6/91-p48]

If Clothes Make The Man, His Customers Are

All Headed For Big-League Careers

[10/91-p13]

Prime Hunting Ground For U.S. Businesses

[10/91-p40C\*]

Direct Line: Clothes Line [10/91-p66]

What To Look For When Buying A Fur

[11/91-p80]

## COLLECTIBLES see Antiques & Collectibles

## COLLEGES & UNIVERSITIES see also

Education & Job Training

"Public Ivy" Universities And The "Designer

Labels" [6/91-p72]

Providing Insurance For The College-Bound

[8/91-p53]

Off-Campus Landlords Can Cut College Costs

[11/91-p80]

## COMMUNICATION see also Employees;

Telecommunications

How To Enhance A Communication [6/91-p65]

The Proof Is In The Presentation [7/91-p32]

Have Patience For Process [7/91-p34]

What's In A Word? [10/91-p80]

Criticism Without The Sting [11/91-p42]

The Write Stuff [11/91-p88]

Find The Right Quote [12/91-p43]

Direct Line: How To Promote Yourself

[12/91-p53]

## COMPETITIVENESS see also International

Trade

The Foremost Goal: Top Performance

[6/91-p45]

Congressional Alert: Competitiveness And

Joint Ventures [6/91-p78]

Editorial: Congress Should Move Quickly On

Issues Critical To Competitiveness

[10/91-p79]

## COMPUTER CRIME see Crime

## COMPUTERS & SOFTWARE see also

Electronics Industry; Offices/Office

Equipment, Furniture & Supplies

A Better Look In An Old Favorite [1/91-p42]

Some Financial Software Adds New Features

[1/91-p42]

An Intelligent Friend Gets A Friendly Face

[1/91-p42]

The Next Best Thing To A Link To Heaven

[1/91-p43]

Big Blue Thinks Small [1/91-p43]

Many--If Not So Happy--Returns [2/91-p32]

Powerful Lightweights [2/91-p33]

Letters: Telecommuting Can Open Doors For

The Deaf [3/91-p6]

A Bushel Of New Apples [3/91-p38]

Programs That Let You Be Your Own Lawyer

[3/91-p40]

Opinions From Other Users [3/91-p40]

Using Pony Express For Letters And

Packages [3/91-p41]

\* Page numbers followed by letters refer to articles not included in all editions.

Back To Basics [3/91-p41]  
 Upgrade For Growth [4/91-p14]  
 Finding The Promised LAN [4/91-p16]  
 Present And Future: A Computer Survey [4/91-p17]  
 Beauty Is More Than Screen Deep [4/91-p18]  
 You Can Take It With You [4/91-p20]  
 An "Instinct" For Computer Success [4/91-p46]  
 NB Tips: Software program for small-business intelligence systems [5/91-p8]  
 Letters: Other Choices In Operating Systems [6/91-p4]  
 Better Ways Of Learning [6/91-p4]  
 Necessity Mothers A Child-Care Invention [6/91-p8]  
 Pretty Cards, Pretty Easy To Use [6/91-p42]  
 Apple's New Strategy In A New Market [6/91-p42]  
 Much-Needed Help In Doing Windows [6/91-p42]  
 Databases: New Information Sources [6/91-p42]  
 Viruses--Cures For The Uncommon Cold [6/91-p44]  
 Teaching Computers To Talk Back [6/91-p44]  
 Price Cuts [6/91-p44]  
 Direct Line: Bytes And Overbites [6/91-p68]  
 Another Source For Automation Education [7/91-p5]  
 Selecting Software To Run A Flex Plan [7/91-p22]  
 The Proof Is In The Presentation [7/91-p32]  
 A Not-So-Brief Case [7/91-p64]  
 Letters: This Is Easy? It's Certainly Expensive [8/91-p5]  
 NB Tips: SBA offers "First Step Review" software program [8/91-p10]  
 A Mobile Alternative To Your Deskbound Computer [8/91-p37]  
 Direct, Entertaining, Readable, Useful [8/91-p37]  
 Borland Strikes Again [8/91-p38]  
 A New Look For An Old Friend [8/91-p38]  
 Big Help At Low Cost For Small Businesses [8/91-p38]  
 Look Inside Your Computer Without Taking It Apart [8/91-p38]  
 Better To Be Safe Than To Repair [8/91-p38]  
 Letters: No More Apple A Day [9/91-p4]  
 Portable PCs: Power Up [9/91-p29]  
 Look! No Hands! [9/91-p80]  
 First The Portable Computer, Now The 16-Pound Traveling Office [10/91-p30]  
 Now, You Can Get SatisFAXtion [10/91-p31]  
 Aox Can Help PCs That Don't StaX Up [10/91-p31]  
 A Little Less DOS Frees More Memory [10/91-p31]  
 A Compelling Reason For Doing Windows [10/91-p32]  
 My, My! A Bit More Explanation, Please [10/91-p32]  
 Add A Legal Partner To Your Business [10/91-p33]  
 Remote Control Software: It Lets You Operate Two Computers At One Time [10/91-p33]  
 An Idea Worth Sharing [10/91-p80]  
 Under The Table [10/91-p80]  
 Letters: Features Too Good To Leave Out [11/91-p5]  
 Business Software To The Macs [11/91-p38]

How Changes Are Affecting Franchising [11/91-p65]  
 Direct Line: For Managing Numbers [11/91-p76]  
 Point-Of-Sale Inventory Systems: Now Ready For Small Businesses [12/91-p41]  
 New Windows Software Designed With Small Business In Mind [12/91-p42]  
 A Notebook Not Just Anyone Can Open [12/91-p42]  
 IBM Changes Spelling Of "Service" To PS/1 [12/91-p43]  
 Find The Right Quote [12/91-p43]  
**CONSTRUCTION INDUSTRY**  
 To Use But Not To Own [1/91-p38]  
 Letters: The Infrastructure Is Due Some Help [2/91-p7]  
 Direct Line: Proper Channels [2/91-p58]  
 Making An Impact [10/91-p41]  
 A Small Firm Scores With A Major-League Contract [12/91-p8]  
 Direct Line: Raising The Roof [12/91-p52]  
 Direct Line: Inspecting Homes [12/91-p52]  
**CONSULTANTS** see also Outside Contractors  
 Direct Line: Financial Consultants [1/91-p62]  
 How He Puts Flesh On The Bones Of A Corporation's History [3/91-p14]  
 Payment For Performance [4/91-p52R\*]  
 Taking A Turn For The Better [5/91-p23]  
 An Overseas Gamble That Paid Off [9/91-p8]  
**CONTRACTS (GOVERNMENT)** see Government Procurement  
**COPIERS** see Offices/Office Equipment, Furniture & Supplies  
**COPYRIGHT** see Patents, Copyright & Trademarks  
**CORPORATIONS** see also Business Taxes; Corporations (Specific); Entrepreneurs; Family Business; Management; Mergers, Acquisitions & Divestiture; Small Business  
 Letters: A Mission Statement From Top To Bottom [1/91-p6]  
 S Corporations Losing Their Glitter [2/91-p60]  
 How He Puts Flesh On The Bones Of A Corporation's History [3/91-p14]  
 Letters: Recalculating S-Corporation Tax Advantages [4/91-p4]  
 Deciding Whether To Go Public [5/91-p51]  
 A New Sense Of Service [6/91-p16]  
 Overcoming Adversity [6/91-p25]  
 Fact Checkers [7/91-p64]  
**CORPORATIONS (SPECIFIC)** see Entrepreneur's Notebook, Lessons of Leadership and Making It in Regular Features & Special Sections portion of Index  
**COSMETICS** see Beauty/Grooming Products & Services  
**COST CONTROL** see also Management  
 Track Costs To See Where Profits Lie [4/91-p8]  
 Ideas That Pay Off [4/91-p34]  
 Controlling Costs With Credit Cards [5/91-p50]  
 Letters: Some Kinds Of Tracking May Leave Wrong Prints [6/91-p4]  
 A Hidden Budget Can Help A Business [9/91-p10]

\* Page numbers followed by letters refer to articles not included in all editions.

When You Cut Expenses, Don't Slash Value [10/91-p10]  
 Impressive Volume, But Does It Make Money? [11/91-p10]  
 Cups For Keeping [11/91-p10]  
 Cutting Costs Through Safety [12/91-p26]  
**CREATIVITY**  
 A Virginia Entrepreneur Has An Idea About Handicaps And Success [5/91-p14]  
**CREDIT** see also Banks & Banking; Loans  
 Cash Up Front, Credit To Follow [6/91-p6]  
 A Shield Against Bad Debts [11/91-p64]  
**CREDIT CARDS & ACCOUNTS**  
 Direct Line: Achieving Merchant Status [2/91-p59]  
 Evaluating Credit-Card Car-Rental Insurance [3/91-p66]  
 Controlling Costs With Credit Cards [5/91-p50]  
 Letters: Insurance For Car Rentals: Know What You Have [6/91-p4]  
 Debit Cards: Pros And Cons [6/91-p72]  
 Showing An Affinity For Airline Credit Cards [8/91-p53]  
 Letters: The Credit Card Rebate Method [9/91-p4]  
 When You Use Your Phone Card, Watch Out For "PIN Peepers" [9/91-p67]  
**CRIME**  
 How To Get A Handle On Lost Or Stolen Luggage [3/91-p66]  
 Theft-Prevention Devices: Valuable Accessories [4/91-p62]  
 Asset Transfers: Handle With Care [5/91-p8]  
 Viruses--Cures For The Uncommon Cold [6/91-p44]  
 A Criminal Trap For Businesses [9/91-p56]  
 When You Use Your Phone Card, Watch Out For "PIN Peepers" [9/91-p67]  
 Protecting Your Health And Your Valuables [12/91-p50]  
**CURRENCY**  
 Checking Out Traveler's Checks [1/91-p66]  
**CUSTOMER RELATIONS**  
 NB Tips: Brochure, "Tips On Effective Customer Relations and Complaint Handling" [2/91-p8]  
 Introduce Your Staff To Clients--With Photos [6/91-p6]  
 A New Sense Of Service [6/91-p16]  
 Exclusive Treatment For Regular Clients [7/91-p8]  
 Delivering On A Guarantee: Perfect Service, No Exceptions [8/91-p6]  
 "Report Cards" Offer A Client's-Eye View [9/91-p12]  
 Making The Best Of A Bad Market [10/91-p10]  
 Can A Business See Itself As Its Customers See It? [10/91-p16]  
 Operating With One Policy: Service With Honesty [11/91-p8]  
 Saving Time To Stay On Top [11/91-p12]

D

**DAY CARE** see also Employee Benefits  
 A Professional Day-Care Solution [4/91-p12]  
 Necessity Mothers A Child-Care Invention [6/91-p8]  
 Direct Line: Nanny Network [10/91-p67]

## DEBIT CARDS

**DEBIT CARDS** see Credit Cards & Accounts/  
Debit Cards

## DEBT

A Shield Against Bad Debts [11/91-p64]

Restructuring Debt [12/91-p51]

**DELIVERY & MAIL SERVICES** see also

U.S. Postal Service

Minimizing Mail Costs [3/91-p34]

Using Pony Express For Letters And Packages  
[3/91-p41]

A Weighty Matter [11/91-p88]

## DEMOGRAPHICS

The Future Grows Older [3/91-p48]

Survival By The Numbers [8/91-p14]

NB Tips: "The Census Catalog And Guide:  
1991" available [9/91-p12]

## DIRECT MARKETING

Direct Line: First Words [2/91-p59]

Direct Line: Achieving Merchant Status  
[2/91-p59]

Direct Line: How To Begin Selling By Mail  
[4/91-p59]

Direct Line: Fun And Games [9/91-p65]

How Richard Thalheimer Is Trying To  
Sharpen An Out-Of-Date Image  
[11/91-p16]

A Successful Oregon Sister Act Gets  
Ready For Its Second Act [12/91-p14]

## DISCRIMINATION

see also Civil Rights

Legislation; Employee Benefits; Employees;  
Employment; Hiring & Firing; Minorities;

Women

Is It Downsizing, Or Is It Discrimination?  
[1/91-p8]

**DIVESTITURES** see Mergers, Acquisitions &

Divestitures

**DRUG TESTING** see Tests & Testing

## E

**EARTHQUAKES** see Emergency Situations

## ECONOMIC CONDITIONS & FORECASTS

see also Business Conditions & Forecasts

Business Copes With The Recession [1/91-p16]

Choose Your 1991 Forecast: Peace, War, Or  
Stalemate [1/91-p19]

How Readers View The Economy [1/91-p20]

U.S. Chamber Offers "Strong Medicine" To  
Spur Recovery [2/91-p9]

Editorial: Key To Recovery: A Reduction In  
The Costs Of Labor, Capital, And  
Savings [2/91-p71]

Recession Means Agony, Opportunity  
[3/91-p42]

Congressional Alert: Medicine For The  
Economy [4/91-p70]

Editorial: You Don't End A Recession By  
Drawing Happy Faces On Closed Factories  
[9/91-p79]

Business Formation Remains At A Standstill  
[11/91-p14]

Editorial: The Powell Memorandum: As Valid  
On Its 20th Anniversary As It Will Be  
On Its 100th [11/91-p87]

Editorial: Needed Now: Policies That Will  
Restore The Economy To Its Historic  
Growth Pattern [12/91-p63]

**ECONOMIC DEVELOPMENT** see also Special  
Advertising Sections in Regular Features &

Special Sections portion of Index

Direct Line: Incubating A Business [3/91-p63]

Using Incubators As Steppingstones To Growth  
[10/91-p8]

Partners In Promotion [11/91-p48]

## EDUCATION & JOB TRAINING

see also

Colleges & Universities

Basic-Skills Training For Competitiveness

[1/91-p8]

Big Blue Thinks Small [1/91-p43]

Letters: Another Good Reason To Watch The  
States [2/91-p6]

Letters: Training Starts At Home [4/91-p4]

Letters: An Overlooked Source Of Workers  
[5/91-p4]

Letters: Don't Blame The Schools [5/91-p4]

Letters: Better Ways Of Learning [6/91-p4]

The Foremost Goal: Top Performance

[6/91-p45]

Letters: Another Source For Automation  
Education [7/91-p5]

From Basic Math To Trigonometry [7/91-p47]

Direct Line: Printer's Link [7/91-p54]

Tips For Knowing When To Use Shortcuts  
[9/91-p10]

Schools That Work [10/91-p20]

Business Support Is Critical [10/91-p25]

Letters: Schools That Work: A Return On  
Investment [12/91-p4]

Letters: Mixing Education And Business  
[12/91-p4]

Letters: Bring The Real World To Class  
[12/91-p4]

Letters: Start Early [12/91-p4]

A Firm Practices What It Teaches [12/91-p12]

**ELECTRIC ENERGY** see Energy Resources,  
Production & Use

## ELECTRONICS INDUSTRY

see also

Computers & Software

Japan: Hitachi Ltd. [1/91-p47]

Japan: Toshiba Corp. [1/91-p54]

Look At Every Option--And Beyond [7/91-p9]

How A Pennsylvania Company Makes The

Sweet Sounds Of Innovation [12/91-p16]

## EMERGENCY SITUATIONS

Direct Line: Moving-Earth Equipment  
[7/91-p55]

**EMPLOYEE BENEFITS** see also Day Care;  
Employees; Health Insurance; Hiring & Firing;

Pensions & Pension Plans; Retirement

Do's And Don'ts On Severance Pay [1/91-p8]

The High Cost Of Employee Benefits

[2/91-p34]

States Mandate Parental Leave [2/91-p35]

Congressional Drive On Parental Leave

[4/91-p9]

Correction: Parental Leave [4/91-p33]

Congressional Alert: Mandated Leave

[3/91-p70]

Reservists Regain Jobs And Benefits

[5/91-p33]

Medical Managing [5/91-p76]

Letters: Right On On Benefits [6/91-p5]

Switching To Flexible Benefits [7/91-p16]

Selecting Software To Run A Flex Plan

[7/91-p22]

NB Tips: Seminar on flexible benefits

[9/91-p12]

More Help For Small Companies [10/91-p56]

Congressional Alert: Potential Changes In

Benefits Law [12/91-p62]

## EMPLOYEE OWNERSHIP/PROFITSHARING

Using ESOPs To Sell Your Firm [1/91-p59]

A Break For Older Business Owners  
[6/91-p73]

Age-Based Profit Sharing: There Are  
Limits [8/91-p55]

Are You Being Too Generous? [12/91-p46]

## EMPI & YEES

Ten Tips For Working with Nonfamily  
Employees [1/91-p56]

Tax Forms And Insurance For Household  
Employees [1/91-p65]

To Drive Employees, Give Them The Wheel  
[2/91-p8]

NB Tips: Guide for measuring workers'  
performance [2/91-p8]

Finding The Right Workers [2/91-p16]

Labor Availability Survey Results [2/91-p22]

NB Tips: National Employee Health and  
Fitness Day [3/91-p9]

Letters: To Find The Right Workers, Look In  
The Right Places [4/91-p4]

Letters: Don't Forget Goodwill [4/91-p4]

Letters: Pictures Speak, Too [4/91-p4]

Letters: Training Starts At Home [4/91-p4]

Ideas That Pay Off [4/91-p34]

Letters: An Overlooked Source Of Workers  
[5/91-p4]

Letters: Don't Blame The Schools [5/91-p4]

A New Sense Of Service [6/91-p18]

Employees For Rent [6/91-p36]

A Tougher Challenge For Family Firms  
[6/91-p65]

Easing AIDS Anxieties [7/91-p8]

When Silence Is Golden [7/91-p48]

Temporary Assignments [7/91-p57]

Letters: Take A Gander At What's Sauce For  
The Goose [8/91-p4]

Survival By The Numbers [8/91-p14]

Short-Term Managers Offer Talent And  
Reliability [9/91-p12]

New Rules On Immigration [9/91-p29]

Congressional Alert: Monitoring Employees  
[9/91-p78]

Letters: Checking Up On Employees

[10/91-p5]

Dragging Employers Into Child Support  
[10/91-p34]

Declaration Of Independents [10/91-p52]

Criticism Without The Sting [11/91-p42]

Direct Line: Flexing Employees' Time  
[11/91-p77]

A Phone Call Away [11/91-p88]

**EMPLOYMENT** see also Civil Rights  
Legislation; Employees; Hiring & Firing

Road Work [4/91-p72]

Reservists Regain Jobs And Benefits  
[5/91-p36]

Summer Jobs For Your Kids [5/91-p58]

NB Tips: New book, "A Concise Guide To  
Successful Employment Practices"  
[6/91-p6]

## ENERGY RESOURCES, PRODUCTION & USE

Direct Line: Tire Power [2/91-p58]

Letters: Advocate A Responsible National  
Energy Policy [4/91-p5]

Congressional Alert: Oil Development In  
Alaska [2/91-p70]

Editorial: Energy Security Requires  
Development Of Alaska's Arctic National  
Wildlife Refuge [5/91-p75]

The Foremost Goal: Top Performance  
[6/91-p45]

Congressional Alert: Securing Our Energy  
Needs [6/91-p78]

\* Page numbers followed by letters refer to  
articles not included in all editions.

Letters: More On The Arctic National Wildlife Refuge [7/91-p5]  
 Comprehensive Energy Bill Would Free Producers [7/91-p10]  
 Once Again, Congress Eyes A Gas-Tax Hike [8/91-p11]  
 Letters: The Arctic National Wildlife Refuge And Alternate Energy [9/91-p4]  
 Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

#### ENTERTAINMENT

The Republic For Which He Stands [5/91-p54]  
 How He Turned The Magic Of Business Into The Business Of Magic [6/91-p11]  
 Music May Tame The Savage Beast, But His Diffusers Tame The Music [8/91-p13]  
 Letters: Blame It On The Victorians [9/91-p4]

Direct Line: A Show Business [10/91-p66]

**ENTREPRENEURS** see also Economic Development; **Entrepreneur's Notebook** and **Making It in Regular Features & Special Sections** portion of **Index**

Chief's Toughest Job: Teacher [1/91-p27]  
 Direct Line: Finding Funding [1/91-p62]  
 A Strategy With Vision [2/91-p10]  
 How A "Hippie In The Woods" Became The Iron Man Of The Ozark Mountains [2/91-p12]

Find The Seam, Make Your Shot [3/91-p6]  
 A Man Who Sees No Limits On The South Dakota Prairie [3/91-p16]

What Does A Smell Look Like? [3/91-p58]  
 Faithful Reminders [4/91-p6]

A High-Powered Group Comes Of Age [4/91-p23]

Letters: The Smell Of Success Casts The Wrong Scent [5/91-p5]

Personal Reassessments [5/91-p6]  
 Small Firms That Wouldn't Quit [5/91-p33]  
 Necessity Mothers A Child-Care Invention [6/91-p8]

Aim For The Prize [7/91-p47]

Letters: Contests For Women Entrepreneurs [9/91-p4]

An Overseas Gamble That Paid Off [9/91-p8]  
 Transforming Grief Into Triumph [9/91-p13]  
 Are They Still Making It? [9/91-p16]  
 Avoiding Too Much Of A Good Thing [10/91-p6]

Take A Risk--But Not Recklessly [12/91-p6]  
**ENVIRONMENT** see also Energy Resources, Production & Use

From The Ground Up [1/91-p39]  
 Letters: The Pain Of The Solution May Be Worth It [2/91-p6]

Direct Line: Tire Power [2/91-p58]

Letters: More Opportunities In Environmental Cleanup [3/91-p6]  
 Meeting Consumer Needs Of The '90s [3/91-p45]

Small Firms Pay For Clean Air [3/91-p52]  
 Editorial: Energy Security Requires Development Of Alaska's Arctic National Wildlife Refuge [5/91-p75]

Letters: American Ingenuity And The Environment [6/91-p5]

The Foremost Goal: Top Performance [6/91-p45]  
 Letters: More On The Arctic National Wildlife Refuge [7/91-p5]

How An Environmental Scientist's Business Grew From Contaminated Soil [7/91-p13]  
 Clean-Air Rules Affect Small Firms [7/91-p28]  
 Letters: A Helpful Guide On The Clean Air Act [8/91-p4]  
 Congressional Alert: Heat Rises Over Wetlands [8/91-p62]  
 Letters: The Arctic National Wildlife Refuge And Alternate Energy [9/91-p4]  
 Congressional Alert: The Quality Of Indoor Air [9/91-p78]  
 Wetlands Agreement Is Sign Of Progress [10/91-p12]  
 Congressional Alert: Clean Water Act Up For Review [10/91-p78]  
 The Best Defense Against Pollution [11/91-p53]  
 Can You Be Allergic To The 20th Century? [11/91-p78]

#### ESTATE PLANNING

Congress Thaws The Estate Freeze [2/92-p23]  
 Long-Term-Care Coverage As Inheritance Insurance [2/91-p62]  
 Quick And Easy Standby Trusts [7/91-p52]  
 Trust Arrangements [8/91-p55]  
 Avoid The Pitfalls In Choosing An Executor [9/91-p68]

Don't Put Off Estate Planning [12/91-p34]  
 A Final Gift--And One Of The Best [12/91-p46]  
 Insurance Trusts [12/91-p51]

**ETHICS** see also Management  
 The Foremost Goal--Top Performance [6/91-p45]

Trust Gives You The Advantage [8/91-p42]  
 Operating With One Policy: Service With Honesty [11/91-p8]

#### ETIQUETTE

Mother Knows Best [5/91-p76]  
 Overseas Manners... [9/91-p80]  
 ...And Mores [9/91-p80]

#### EUROPE

NB Tip: Free booklets for business people moving to Europe [1/91-p8]  
 Data Available On Trade With Soviets, East Europeans [11/91-p14]  
 Selling In The New Europe [12/91-p18]  
 How To Determine The Shape Of The New European Marketplace [12/91-p23]  
 For More EC92 Information [12/91-p24]

#### EXECUTIVES

see also Corporations;  
 Don't Promise Too Much To New Executives [2/91-p8]  
 Should You Be A Mentor? [4/91-p24]  
 Chipping Away At The Glass Ceiling [5/91-p20]  
 Part-Time Professionals Offer Flexibility [6/91-p6]  
 How He Turned The Magic Of Business Into The Business Of Magic [6/91-p11]  
 Help Newcomers Learn The Ropes [8/91-p32]

**EXECUTIVES (SPECIFIC)** see **Entrepreneur's Notebook, Lessons of Leadership and Making It in Regular Features & Special Reports** portion of **Index**  
**EXPORT SALES** see International Trade

#### F

**FACSIMILE MACHINES** see Offices/Office Equipment, Furniture & Supplies; Telecommunication

\* Page numbers followed by letters refer to articles not included in all editions.

#### FAMILY BUSINESS

A Good Time To Be A Woman [1/91-p27]  
 Chief's Toughest Job: Teacher [1/91-p27]  
 Case Study: A Father Unable To Take Action [1/91-p30]  
 Ten Tips For Working With Nonfamily Employees [1/91-p56]  
 Letters: Spread The Good Advice To Family Businesses [2/91-p7]  
 Congress Thaws The Estate Freeze [2/91-p23]  
 Family Businesses Take To The Networks [2/91-p38]  
 You Deserve The Best Managers [2/91-p38]  
 Case Study: Feuding Kids Keep Dad From Retiring [2/91-p42]  
 Letters: Family Businesses Are Smart To Look To Women [3/91-p6]  
 Tell Your Story...Again And Again [3/91-p42]  
 Recession Means Agony, Opportunity [3/91-p42]  
 Case Study: A Big Firm's Stake In Family Business [3/91-p44]  
 Messages From Your Children [4/91-p38]  
 Being Responsible Shareholders [4/91-p38]  
 Case Study: A Future Menaced By Bankruptcy [4/91-p42]  
 Ten Keys To Success In Family Business [4/91-p44]  
 Three Views In Small Packages [5/91-p58]  
 Summer Jobs For Your Kids [5/91-p58]  
 Case Study: Shareholders At The Crossroads [5/91-p60]  
 A Tougher Challenge For Family Firms [6/91-p65]  
 How To Enhance Communications [6/91-p65]  
 Case Study: Annie And The Diamonds [6/91-p67]  
 Avoiding "Business Divorce" Court [7/91-p34]  
 Have Patience With Process [7/91-p34]  
 Case Study: "Protected" Spouse Fears For Her Future [7/91-p36]  
 Letters: Good Relationships In Family Firms [8/91-p5]  
 Looking At Life Cycles--With A Twist [8/91-p42]  
 Trust Gives You The Advantage [8/91-p42]  
 Case Study: Shocked By A Son's Plans To Depart [8/91-p45]  
 Something To Be Passionate About [9/91-p48]  
 The Power Of Patient Capital [9/91-p48]  
 Case Study: A Host Of Troubles Greets Son's Return [9/91-p51]  
 When You're An In-Law [10/91-p37]  
 Choosing Among Siblings [10/91-p37]  
 Case Study: On The Outside Looking In [10/91-p40]  
 Books For Your Shopping List [11/91-p32]  
 Following In Huge Footsteps [11/91-p32]  
 Case Study: Keeper Of The Peace [11/91-p36]  
 Don't Put Off Estate Planning [12/91-p34]  
 A Final Gift--And One Of The Best [12/91-p46]  
 Are You Being Too Generous? [12/91-p46]  
 Case Study: When An Heir Runs Amok [12/91-p48]  
 Direct Line: Out Of The Family [12/91-p52]  
**FEDERAL BUDGET, FEDERAL DEFICIT** see U.S. Govt.--Budget  
**FINANCIAL PLANNING** see also Bankruptcy & Business Failures; Consultants; Estate Planning; Investment (Individual); Securities  
 "Borrowing" From Your IRA [7/91-p53]

**FLOWERS/PLANTS/LANDSCAPING**

Direct Line: A Growth Industry [1/91-p61]  
 Direct Line: Tom Thumb Trees [3/91-p62]  
 Direct Line: Grounds Work [5/91-p62]  
 Direct Line: From The Ground Down [5/91-p63]  
 How A High-School Coach Became The "Farmer" In The Discount Dell [7/91-p12]  
 A Growing Business--Literally [9/91-p18]  
 Take A Risk--But Not Recklessly [12/91-p6]  
 A Successful Oregon Sister Act Gets Ready For Its Second Act [12/91-p14]  
**FOOD/BEVERAGE INDUSTRY & TRADE** see also Agribusiness; Restaurants  
 From The Pierogy Capital [1/91-p11]  
 Resilience For The Recession: Desktop Dining [1/91-p68]  
 Combination Act [1/91-p76]  
 Designer Pizza At Off-The-Rack Prices [3/91-p13]  
 Meeting Consumer Needs Of The '90s [3/91-p45]  
 Direct Line: Table Preparations [4/91-p58]  
 How A French Boy From Vienna Became Hawaii's Ice Cream King [5/91-p11]  
 Dining And Whining [5/91-p76]  
 A New Sense Of Service [6/91-p16]  
 The Food Industry Takes The Offensive [7/91-p42]  
 Direct Line: Bagels For Beginners [7/91-p55]  
 Letters: Juicy Comparisons [8/91-p4]  
 Too Much Diversity Can Fragment A Firm [9/91-p10]  
 Are They Still Making It? [9/91-p16]  
 Direct Line: Food Facts [9/91-p65]  
 Impressive Volume, But Does It Make Money? [11/91-p10]  
 Where's The Milk? [12/91-p64]  
**FOREIGN INVESTMENT** see Economic Development; International Trade  
**FRANCHISING & LICENSING**  
 Resilience For The Recession [1/91-p68]  
 An Inexact Science [2/91-p65]  
 Meeting Consumer Needs Of The '90s [3/91-p45]  
 The Future Grows Older [3/91-p48]  
 Growth Of Franchise Sales [3/91-p50]  
 Direct Line: Women's Perspective [3/91-p62]  
 Quick Printing Turns High-Tech [4/91-p63]  
 Career Paths For Women [5/91-p68]  
 Four Avenues To Franchising [6/91-p48]  
 Direct Line: Home Work [6/91-p68]  
 Temporary Assignments [7/91-p57]  
 Financing Your Franchise [8/91-p46]  
 Preparing A Loan-Proposal Package [8/91-p48]  
 Direct Line: Food Facts [9/91-p65]  
 At Home With Franchises [9/91-p70]  
 A "Democratic" Setup For Franchises [10/91-p8]  
 Bumper-To-Bumper Auto Care [10/91-p70]  
 How Changes Are Affecting Franchising [11/91-p65]  
 Writing A Plan For Growth [11/91-p68]  
 Help For Veterans To Become Franchisees [11/91-p69]  
 What To Look For In A Franchise [11/91-p72]  
 Direct Line: Whereabouts [11/91-p76]  
 Filling Niches In Health Care [12/91-p54]  
**FREE TRADE** see International Trade

**FURNITURE** see Home Care, Decoration & Furnishings; Offices/Office Equipment, Furniture & Supplies

G

**GAMBLING**

How Bookmaking And Bookselling Come Together In Las Vegas [11/91-p20]  
**GAMES & HOBBIES**  
 Direct Line: For Games People Play [1/91-p62]  
 Avoid The Hobby Label [3/91-p61]  
 Thanks To This Firm, Some Ballplayers Get Sore Arms From Swinging Pens, Not Bats [4/91-p10]  
 Direct Line: The Creative Touch [4/91-p58]  
 An All-American Game [11/91-p88]

**GERMANY**

German Capital Needs Could Raise U.S. Interest Rates [2/91-p9]  
 Direct Line: German Connections [10/91-p66]

**GIFTS, GREETING CARDS, NOVELTIES & TOYS**

A Second Career For The Fun Of It [1/91-p10]  
 Direct Line: Pots And Pans [1/91-p61]  
 Seeing Is Believing [1/91-p76]  
 Direct Line: Inflation Strategy [2/91-p59]  
 Tool Box [2/91-p72]  
 Find The Seam, Make Your Shot [3/91-p8]  
 What Does A Smell Look Like? [3/91-p57]  
 Direct Line: Sending A Message [3/91-p63]  
 Figuring The Percentages [5/91-p65]  
 Here's The Rub [6/91-p80]  
 Direct Line: Here Comes Christmas [8/91-p56]  
 Direct Line: Paper Works [9/91-p64]  
 Direct Line: Fun And Games [9/91-p65]  
 There Oughta Be A Law [9/91-p80]  
 Glass Works [10/91-p80]  
 Letters: How About A "Voodoo" Editor Doll? [11/91-p5]  
 How Richard Thalheimer Is Trying To Sharpen An Out-Of-Date Image [11/91-p16]  
 For Auld Lang Syne [12/91-p64]  
 Where's The Milk? [12/91-p64]

**GOVERNMENT PROCUREMENT**

Selling To Uncle Sam [3/91-p29]  
 Winning Your Share Of Federal Business [3/91-p30]  
**GOVERNMENT REGULATION**  
 From The Ground Up [1/91-p39]  
 Minimum Wage, OSHA Fines Set To Rise [3/91-p9]  
 The Threat To Pension Plans [3/91-p18]  
 Small Firms Pay For Clean Air [3/91-p52]  
 Letters: The IRS Should Back Off [5/91-p4]  
 Congressional Alert: The Paperwork Deluge [5/91-p74]  
 Achieving Access For The Disabled [6/91-p31]  
 Clean-Air Rules Affect Small Firms [7/91-p28]  
 The Food Industry Takes The Offensive [7/91-p42]  
 New Federal Rules Will Hurt Some Home Buyers [8/91-p11]  
 Updated OSHA Guide Details New Penalties [8/91-p11]  
 A Criminal Trap For Business [9/91-p56]  
 Wetlands Agreement Is Sign Of Progress [10/91-p12]  
 Ways To Make Safety Work [12/91-p25]

\* Page numbers followed by letters refer to articles not included in all editions.

What You Must Do For The Disabled [12/91-p36]  
 Point By Point: The Rules Of Access [12/91-p38]

**GREETING CARDS** see Gifts, Greeting Cards, Novelties & Toys

**GUARANTEES/WARRANTIES**

Delivering ON A Guarantee: Perfect Service, No Exceptions [8/91-p6]  
 Extended Warranties: What Are They Worth? [8/91-p54]  
 Letters: An Addition To A Listing Of Breakdown Insurers [9/91-p4]

II

**HANDICAPPED** see also Americans With Disabilities Act

Letters: Opportunity In Hiring Disabled Workers [1/91-p6]  
 Letters: Telecommuting Can Open Doors For The Deaf [3/91-p6]  
 Letters: Don't Forget Goodwill [3/91-p4]  
 Credit For Compliance [4/91-p60]  
 A Virginia Entrepreneur Has An Idea About Handicaps And Success [5/91-p14]  
 Letters: Not Just A Rose By Another Name [8/91-p5]

**HANDICRAFTS**

Direct Line: Hooks And Yarns [2/91-p59]  
 Direct Line: List Of Craft Shows [2/91-p59]  
 Direct Line: The Creative Touch [4/91-p58]

**HARASSMENT**

How To Deal With Sexual Harassment [12/91-p28]  
 The Principal Ingredients Of A Sexual-Harassment Policy [12/91-p31]

**HEALTH CARE**

How To Beat The Drag Of Jet Lag [1/91-p63]  
 Healing Prostate Pain Without Surgery [2/91-p56]  
 Meeting Consumer Needs Of The '90s [3/91-p45]  
 What To Do When You Want To Gain Weight [3/91-p60]  
 Hot Spots [3/91-p72]  
 Letters: Modifying The Solutions To Prostate Problems [4/91-p5]  
 Faithful Reminders [4/91-p6]  
 The Search For Relief From Back Pain [4/91-p57]  
 Testing, One, Two... Should You Have A Checkup? [6/91-p70]  
 Preventing Bone Loss--There's Good News [7/91-p50]  
 Getting Smart When You're Pushing A Grocery Cart [9/91-p66]  
 Baking Times [10/91-p80]  
 Can You Be Allergic To The 20th Century? [11/91-p78]  
 Protecting Your Health And Your Valuables [12/91-p50]  
 Filling Niches In Health Care [12/91-p54]  
**HEALTH INSURANCE** see also Employee Benefits; Workers' Compensation  
 Letters: Figures On Health-Care Charts--A Clarification [1/91-p6]  
 Direct Line: Pet Project [1/91-p61]  
 Letters: Don't Forget Nurses For Cost-Effectiveness [2/91-p7]  
 Government Rejects Role In Cleanup [2/91-p35]  
 AIDS Benefits Cut [2/91-p35]

Long-Term-Care Coverage As Inheritance Insurance [2/91-p62]  
 Congressional Alert: Health Benefits [3/91-p70]  
 Costs Rise For Medical Plans [4/91-p32]  
 Accounting-Rule Changes [4/91-p32]  
 Heavy Votes Against Forced Health Care [6/91-p39]  
 "Bare-Bones" Plans Can Reduce Costs [8/91-p36]  
 Letters: Support For Canada's Health System [9/91-p4]  
 Prescriptions For Medical Costs [9/91-p38]  
 Automobile Medical Coverage: Is It Worth The Extra Cost? [9/91-p68]  
 Congressional Alert: Health-Insurance Tax Deduction [9/91-p78]  
 NB Tips: Conference to consider congressional health-care proposals [10/91-p10]  
 Computerizing Patient Records [10/91-p54]  
 States Hamper Cost Cutting [10/91-p56]  
 Premiums Continue To Soar [10/91-p56]  
 Congressional Alert: Chance To Save On Health Care [11/91-p86]  
 Letters: The Hidden Costs In Managed Health Care [12/91-p4]  
 Letters: Tiers, Idle Tiers [12/91-p4]  
**HIGHWAYS** see Construction Industry; Infrastructure; Transportation  
**HIRING & FIRING** see also Civil Rights Legislation; Employees; Immigration  
 Letters: Opportunity In Hiring Disabled Workers [1/91-p6]  
 Is It Downsizing, Or Is It Discrimination? [1/91-p8]  
 Do's And Don'ts On Severance Pay [1/91-p8]  
 Finding The Right Workers [2/91-p16]  
 From The Dole To The Payroll [2/91-p18]  
 Avoid Pitfalls In Hiring, Firing [2/91-p51]  
 Don't Promise Too Much To New Executives [4/91-p8]  
 In Defense Of Screening [4/91-p33]  
 Letters: Don't Forget Privacy [5/91-p5]  
 Part-Time Professionals Offer Flexibility [6/91-p8]  
 When Silence Is Golden [7/91-p48]  
 Make A "Clean Break" With Departing Employees [8/91-p10]  
 Trial Periods Can Cut The Cost Of Hiring [8/91-p10]  
 NB Tips: New book, "A Small Business Guide To Employee Selection" [8/91-p10]  
 Rules On Medical Tests For New Hires [8/91-p29]  
 Letters: There Are Ways To Examine New Hires [10/91-p4]  
**HOBBIES** see Games & Hobbies  
**HOME CARE, DECORATION & FURNISHINGS**  
 Combination Act [1/91-p76]  
 How a "Hippie In The Woods" Became The Iron Man Of The Ozark Mountains [2/91-p12]  
 Wall To Wall [2/91-p72]  
 Tool Box [2/91-p72]  
 Direct Line: Carpet Facts [7/91-p54]  
 Direct Line: Unfinished Business [9/91-p64]  
 Down The Drain [9/91-p80]  
 For Auld Lang Syne [12/91-p64]  
**HOME-BASED BUSINESS**  
 Direct Line: Achieving Merchant Status [2/91-p59]

A Pool Arrangement [3/91-p61]  
 Direct Line: Home Work [4/91-p59]  
 Direct Line: Home Work [6/91-p68]  
 NB Tips: Free guide, "The World's Greatest List of Home-Business Resources" [11/91-p12]  
**HOME-EQUITY LOANS** see Loans  
**HONORS** see Awards & Honors  
**HOTELS, MOTELS & INNS**  
 Japan: Hotel Okura [1/91-p50]  
 The Welcome Mat [4/91-p72]  
 Keeping Clients In The Loop [8/91-p8]  
 How Changes Are Affecting Franchising [11/91-p65]  
**HOUSING** see also Construction Industry; Mortgages; Real Estate  
 Shared Equity Deals For First-Time Home Buyers [4/91-p62]  
 New Federal Rules Will Hurt Some Home Buyers [8/91-p11]  
 Letters: A Caution About Rollovers [9/91-p4]

## I

**IMMIGRATION**  
 New Rules On Immigration [9/91-p29]  
**IMPORTING** see International Trade  
**INCOME TAX** see also Business Taxes; Estate Planning; Taxation; U.S. Tax Code  
 Commuters Get A Break [1/91-p64]  
 Targeting Abuses On The Side [1/91-p64]  
 Three Financial Records You Must Keep Long-Term [1/91-p66]  
 Many--If Not So Happy--Returns [2/91-p32]  
 Frequent-Filer Awards Taxable? [2/91-p60]  
 What Will You Give To The IRS This Year? [3/91-p26]  
 Avoid The Hobby Label [3/91-p61]  
 A Pool Arrangement [3/91-p61]  
 A Vanishing Deduction [3/91-p61]  
 Every Little Bit Helps [4/91-p60]  
 The Extension Trap [4/91-p60]  
 Letters: Deduction Correction For The Self-Employed [5/91-p5]  
 Rental Advantages For Hard-To-Sell Houses [5/91-p64]  
 Kids, Summer Jobs, And Uncle Sam [5/91-p64]  
 Preserving The Evidence [5/91-p66]  
 Tax-Preparation Fees [5/91-p66]  
 A Home Away From Home [6/91-p73]  
 The Art Of Giving [7/91-p53]  
 Uncle Sam On The Installment Plan [8/91-p55]  
 Letters: A Caution About Rollovers [9/91-p4]  
 Some Part-Timers May Not Be Exempt [9/91-p69]  
 Sometimes A Good Idea, Other Times A Must [9/91-p69]  
 Congressional Alert: Health-Insurance Tax Deduction [9/91-p78]  
 Loan Guarantees Can Cause Tax Problems [10/91-p65]  
 To File, Or Not To File [10/91-p65]  
 Here's A Gift That Keeps On Giving--To You [11/91-p79]  
 Off-Campus Landlords Can Cut College Costs [11/91-p80]  
 How To Be Generous With Your Children [11/91-p81]  
 Art, For The IRS's Sake, Should Not Be Overvalued [11/91-p81]

\* Page numbers followed by letters refer to articles not included in all editions.

**INDEPENDENT CONTRACTORS** see Outside Contractors  
**INDIA**  
 India [1/91-p38B\*]  
 Trade Zone Provides Profitable Climate [1/91-p38F\*]  
 India's Excellence [10/91-p40B\*]  
 Prime Market For The U.S. [10/91-p40B\*]  
 Prime Hunting Ground For U.S. Business [10/91-p40C\*]  
 ITC: An Indian International [10/91-p40H\*]  
 An Interview With ITC's K.L. Chugh [10/91-p40H\*]  
 A Booming India Beckons [10/91-p40I\*]  
 Uniferrero: Maker Of Investment Castings [10/91-p40K\*]  
 Precision Gears Takes High-Tech Abroad [10/91-p40L\*]  
 Lawkim Ltd.: An Air Of Optimism Is Afoot [10/91-p40N\*]  
 Improving India's Banking [10/91-p40P\*]  
**INDIVIDUAL RETIREMENT ARRANGEMENTS (IRA)** see also Pensions & Pension Plans; Retirement  
 "Borrowing" From Your IRA [7/91-p53]  
**INDUSTRIAL SAFETY** see Occupational Hazards & Injuries  
**INFORMATION SERVICES**  
 An Intelligent Friend Gets A Pretty Face [1/91-p42]  
 The Next Best Thing To A Link To Heaven [1/91-p43]  
 How An Indian-Born Entrepreneur Found The "Tiger" Within Himself [6/91-p10]  
**INFRASTRUCTURE**  
 Letters: The Infrastructure Is Due Some Help [2/91-p7]  
 Era Of Interstate Highway Construction Nears End [2/91-p9]  
 Highway Bill Could Pose Quandary For Administration [7/91-p10]  
**INSURANCE** see also Health Insurance; Liability/Liability Insurance  
 Is Mortgage Disability Insurance A Good Deal? [1/91-p66]  
 Evaluating Credit-Card Car-Rental Insurance [3/91-p66]  
 Choosing The Right Coverage: First To Die, Second To Die [5/91-p65]  
 Letters: Insurance For Car Rentals: Know What You Have [6/91-p4]  
 Ways To Control Insurance Costs [6/91-p55]  
 How A San Francisco Insurance Broker Transformed RAce Into A "Nonissue" [7/91-p14]  
 Key-Man Coverage [7/91-p53]  
 Letters: Dangers In Packaging Insurance Accounts [8/91-p4]  
 Providing Insurance For The College-Bound [8/91-p53]  
 Frequent-Flyer Coverage [8/91-p54]  
 Extended Warranties: Are They Worth It? [8/91-p54]  
 Letters: An Addition To A Listing Of Breakdown Insurers [9/91-p4]  
 Letters: More On Controlling Insurance Costs [10/91-p4]  
 Homeowners' Insurance That's Inflation-Proof [10/91-p64]  
 Insurance Trusts [12/91-p51]  
**INTEREST RATES**  
 German Capital Needs Could Raise U.S. Interest Rates [2/91-p9]

## INTERIOR DECORATING

**INTERIOR DECORATING** see Home Care, Decoration & Furnishings  
**INTERNATIONAL TRADE & INVESTMENT** see also Competitiveness

India [1/91-p38B\*]  
 Japan [1/91-p47]  
 Letters: The Ins And Outs Of Exporting [3/91-p6]  
 A Road Map For Bulgaria [3/91-p56]  
 Direct Line: A Route To Japan [3/91-p62]  
 Conference To Focus On Asia-Pacific Trade [4/91-p9]  
 Information Available On Rebuilding Kuwait [4/91-p9]  
 Rediscover Latin America [4/91-p54]

A U.S.-Mexico Free-Trade Pact? [4/91-p55]  
 Tariffs In Selected Countries [4/91-p56]  
 Wales Urges U.S. Firms To Invest In Poland [5/91-p10]

Direct Line: Destination: U.S.A. [5/91-p63]  
 Editorial: A Challenge To Japan [5/91-p75]  
 Korea [6/91-p59]  
 Business's Trade Focus Shifts Following "Fast Track" Win [7/91-p10]  
 New Help For Selling Abroad [7/91-p46]  
 Congressional Alert: Limiting Exports [7/91-p54]

Direct Line: Latin Beauty [8/91-p56]  
 Congressional Alert: The Merits Of Trade With China [8/91-p62]

An Overseas Gamble That Paid Off [9/91-p8]  
 Revitalizing A Country (Taiwan) [9/91-p42]  
 Free Trade Across The Rio Grande [9/91-p60]  
 India's Excellence [10/91-40B\*]  
 Women Urged To Go Global [10/91-p44]  
 Direct Line: German Connections [10/91-p66]  
 Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

A New Life Abroad For Small Firms [11/91-p10]  
 Data Available On Trade With Soviets, East Europeans [11/91-p14]  
 Selling In The New Europe [12/91-p18]  
 How To Determine The Shape Of The New European Marketplace [12/91-p23]

**INVENTORY CONTROL**  
 Point-Of-Sale Inventory Systems: Now Ready For Small Businesses [12/91-p41]

**INVESTMENT (INDIVIDUAL)** see also Art/Photography; Securities  
 Three Financial Records You Must Keep Long-Term [1/91-p66]  
 Sophisticated Investors Turn To...Savings Bonds? [2/91-p61]  
 Ladders And Coupons For The CD Investor [4/91-p61]  
 Money-Market Funds With Government Backing [9/91-p67]  
 The Pluses And Minuses Of Dual Signatures [12/91-p50]

## J - K

### JAPAN

Hitachi Ltd.; Hotel Okura; Toshiba Corp. [1/91-p47]  
 Direct Line: Route To Japan [3/91-p62]  
 Editorial: A Challenge To Japan [5/91-p75]  
**JOB TRAINING** see Education & Job Training

**JOINT VENTURES** see also **Special Advertising Sections** in **Regular Features & Special Sections** portion of **Index**  
 Congressional Alert: Competitiveness And Joint Ventures [6/91-p78]

**JUDICIAL SYSTEM**  
 Civil-Justice Proposals Could Benefit Business [10/91-p12]  
 How He Helps Jurors Stay Awake By Turning Trials Into "Multimedia Events" [10/91-p16]

**KEOGH PLANS** see Retirement

### KOREA

Korea [6/91-p59]

### KUWAIT

Information Available On Rebuilding Kuwait [4/91-p9]  
 U.S. Firms Seek Contracts For Rebuilding Kuwait [5/91-p40]

## L

**LABOR LEGISLATION** see also Employee Benefits

Letters: There's Nothing Wrong With Hard Work [2/91-p6]  
 Congressional Alert: Strike-Promoting Legislation [2/91-p70]  
 Editorial: When You Strangle The Employer, You Also Kill The Jobs [3/91-p71]  
 Strike-Bill Veto Threat Encourages Business [4/91-p9]  
 Airlines Say Striker Bill Would Ground Carriers [6/91-p9]  
 Labor Targets The States [8/91-p22]

### LABOR UNIONS

Letters: Unions Ought To Think About Nonunion Workers [3/91-p6]  
 Letters: They'd Rather Work Than Be Busted [6/91-p5]  
 Airlines Say Striker Bill Would Ground Carriers [6/91-p9]  
 Postal Contract Settlement Is Victory For Business [8/91-p11]  
 Labor Targets The States [8/91-p22]  
 Letters: Labor's Loss Of Members Reflects Its Lost Purpose [10/91-p4]

**LANDSCAPING** see Flowers/Plants/Landscaping

### LATIN AMERICA

Rediscover Latin America [4/91-p54]  
**LAWS & LEGISLATION (FEDERAL)** see also **Congressional Alert** in **Regular Features & Special Sections** portion of **Index**  
 Letters: The New Tax Law's Bite [1/91-p6]  
 The Federal Impact On Business [1/91-p23]  
 Editorial: The Same Old Faces Should Not Mean The Same Old Policies In Congress [1/91-p75]  
 U.S. Chamber Offers "Strong Medicine" To Spur Recovery [2/91-p9]  
 The Foremost Goal: Top Performance [6/91-p45]  
 Highway Bill Could Pose Quandary For Administration [7/91-p10]  
 Comprehensive Energy Bill Would Free Producers [7/91-p10]  
 An Uphill Fight For Bank Bill [7/91-p37]  
 Prescriptions For Health Costs [9/91-p38]  
 Laws With Sharp Teeth [9/91-p58]

\* Page numbers followed by letters refer to articles not included in all editions.

Dragging Employers Into Child Support [10/91-p34]

Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

### LAWS & LEGISLATION (STATE)

Letters: States Practice Taxation Without Representation [1/91-p6]  
 Letters: Opportunity In Hiring Disabled Workers [1/91-p6]  
 Letters: Another Good Reason To Watch The States [2/91-p6]  
 Labor Targets The States [8/91-p22]  
 Dragging Employers Into Child Support [10/91-p34]  
 States Hamper Cost Cutting [10/91-p56]  
**LEADERSHIP** see Management  
**LEASES & LEASING/RENTALS**  
 To Use But Not To Own [1/91-p38]  
 Fill It Up Before You Return It [1/91-p65]  
 Direct Line: The Class Of '57 [2/91-p58]  
 Direct Line: Part-Time Tools [3/91-p62]  
 Evaluating Credit-Card Car-Rental Insurance [3/91-p66]  
 Ways To Make The Most Of Rental Expenses [4/91-p8]  
 Direct Line: Attics For Rent [4/91-p58]  
 Vehicle Leasing: Plenty Of Options [5/91-p27]  
 Rental Advantages For Hard-To-Sell Houses [5/91-p64]  
 Hard Cases [5/91-p76]  
 Employees For Rent [6/91-p36]  
 Letters: Take A Gander At What's The Sauce For The Goose [8/91-p4]  
 Temporary Offices For Swing Space [8/91-p8]  
 Letters: A Caution About Rollovers [9/91-p4]  
 The Lure Of Leasing [12/91-p49]

**LEGAL SERVICES**  
 Programs That Let You Be Your Own Lawyer [3/91-p40]  
 Lifting Lawyers [6/91-p80]  
 There Oughta Be A Law [9/91-p80]  
 Civil-Justice Proposals Could Benefit Business [10/91-p12]  
 How He Helps Jurors Stay Awake By Turning Trials Into "Multimedia Events" [10/91-p18]  
 Add A Legal Partner To Your Business [10/91-p33]  
 Legal Advice For Less Than List Price [10/91-p64]  
 A Handy Legal Tool: Power Of Attorney [10/91-p64]  
 Letters: How About A "Voodoo Editor" Doll? [11/91-p5]

**LIABILITY / LIABILITY INSURANCE**  
 Congressional Alert: A Renewed Effort To Limit Liability [6/91-p78]  
 NB Tips: Book, "Product Liability in the United States: A Primer For Manufacturers and Their Employees" [7/91-p8]  
 Congressional Alert: Medical-Liability Reform [12/91-p62]

**LITERACY**  
 Direct Line: Reading On The Job [8/91-p57]  
**LIVESTOCK** see Agribusiness  
**LOANS** see also Banks & Banking; Credit; Credit Cards & Accounts; Economic Development; Venture Capital  
 Direct Line: Finding Funding [1/91-p62]  
 Personal Use Of Company Cash [2/91-p60]  
 Raising Capital In A Recession [4/91-p28]  
 Direct Line: Home On The Line [4/91-p58]

For Home-Equity Loans, It's A Buyer's Market [5/91-p64]

NB Tips: SBA offers "First Step Review" software program [8/91-p10]

Financing Your Franchise [8/91-p46]

Preparing A Loan-Proposal Package [8/91-p48]

Low-Interest Loans Bridge The Capital Gap [10/91-p8]

Loan Guarantees Can Cause Tax Problems [10/91-p65]

# LOGGING INDUSTRY

Direct Line: Woods Work [3/91-p63]

## M

### MAGAZINES

Direct Line: Driving Ambition [3/91-p63]

MAIL SERVICES see Delivery & Mail Services; U.S. Postal Service

MAILING LISTS, MAIL-ORDER BUSINESS see Direct Marketing; Marketing

MANAGEMENT see also Communications; Corporations; Employees; Employment; Hiring & Firing; Wages, Salaries & Fees Sudden Departures [1/91-p44]

To Drive Employees, Give Them The Wheel [2/91-p8]

Have Problems? Open Up, Internally [2/91-p8]

You Deserve The Best Managers [2/91-p38]

When Others Go Bankrupt [4/91-p25]

Ideas That Pay Off [4/91-p34]

Know The Rules On Pay And Hours [4/91-p50]

Men, Women & Leadership [5/91-p16]

Leadership Vs. Management [5/91-p18]

Taking A Turn For The Better [5/91-p23]

A New Sense Of Service [6/91-p16]

Follow The Leader [7/91-p6]

Show Employees Where They Fit In [7/91-p6]

Have Patience For Process [7/91-p34]

Making A Century-Old Firm Run Like New [8/91-p10]

Help Newcomers Learn The Ropes [8/91-p32]

A Primer For New Managers [8/91-p34]

How To Promote Without Bias [8/91-p40]

Plans Ahead [8/91-p64]

Too Much Diversity Can Fragment A Firm [9/91-p10]

How A Firm Rebounded [9/91-p12]

Making Molehills Out Of Mountains [9/91-p28]

Tips For Boosting Your Cash Flow [9/91-p52]

Avoiding Too Much Of A Good Thing [10/91-p6]

Making The Best Of A Bad Market [10/91-p10]

NB Tips: Seminars, "Programs For Growing Companies" [11/91-p12]

The Best Defense Against Pollution [11/91-p53]

Environmental Fitness In The Small Company [11/91-p56]

Direct Line: Flexing Employers' Time [11/91-p77]

A Small Firm Scores With A Major-League Contract [12/91-p8]

How To Deal With Sexual Harassment [12/91-p28]

How To Be A Great Boss [12/91-p44]

### MAPS

Continental Drift [7/91-p64]

Letters: What Makes The World Go Fast? [9/91-p4]

For Clock Watchers [12/91-p64]

MARKETING see also Advertising; Direct Marketing; Sales & Selling

A Second Career For The Fun Of It [1/91-p10]

From The Pierogy Capital [1/91-p11]

The Man Who Transformed T-Shirts From

Underwear Into Fashion [1/91-p14]

PR On A Shoestring [1/91-p31]

Undying Support [2/91-p26]

An "Instinct" For Computer Success [4/91-p46]

Tips For Boosting Your Cash Flow [9/91-p52]

Letters: A Suggestion Some Could Live Without [10/91-p5]

A Sell-On-Wheels Way To Reach Customers [10/91-p10]

Can A Business See Itself As Its Customers See It? [10/91-p16]

Congressional Alert: The Threat To Telemarketing [10/91-p78]

Operating With One Policy: Service With Honesty [11/91-p8]

Looking For The Less-Obvious Customer [11/91-p12]

A Firm Practices What It Teaches [12/91-p12]

Direct Line: How To Promote Yourself [12/91-p53]

MATERNITY & PATERNITY LEAVES see Employee Benefits

MEDICAID, MEDICARE see Health Insurance

### MENTOR PROGRAMS

Should You Be A Mentor? [4/91-p24]

Aim For The Prize [7/91-p47]

Leadership Training For Women Owners [7/91-p47]

MERGERS, ACQUISITIONS & DIVESTITURES see also Employee Ownership/Profit-Sharing

Resilience For The Recession: Matchmakers [1/91-p68]

How To Build Value In Service Companies [4/91-p8]

Deciding Whether To Go Public [5/91-p51]

Avoiding "Business Divorce" Court [7/91-p34]

The Power Of Patient Capital [9/91-p48]

A Successful Oregon Sister Act Gets Ready For Its Second Act [12/91-p14]

METRIC SYSTEM see Standards

### MEXICO

A U.S.-Mexico Free-Trade Pact? [4/91-p55]

Business's Trade Focus Shifts Following "Fast Track" Win [7/91-p10]

Free Trade Across The Rio Grande [9/91-p60]

MINIMUM WAGE see Wages, Salaries & Fees

### MINORITY-OWNED BUSINESS

Small Suppliers, Big Contracts [1/91-p8]

Direct Line: U.S. Capital [6/91-p69]

How A San Francisco Insurance Broker Transformed Race Into A "Nonissue" [7/91-p14]

Low-Interest Loans Bridge The Capital Gap [10/91-p8]

A New Life Abroad For Small Firms [11/91-p10]

MORTGAGES see also Housing

Is Mortgage Disability Insurance A Good Deal? [1/91-p66]

A Vanishing Deduction [3/91-p61]

Shared Equity Deals For First-Time Home Buyers [4/91-p62]

For Home-Equity Loans, It's A Buyer's Market [5/91-p64]

\* Page numbers followed by letters refer to articles not included in all editions.

Making Mortgage Magic: Pay Now To Save Later [7/91-p51]

ARMs With A Wider Reach [8/91-p54]

Letters: Mortgage Magic, Yes, But Avoid Sleight-Of-Hand [9/91-p4]

MOTELS see Hotels, Motels & Inns

MOTION PICTURES see Entertainment

### MOTIVATION

Bored Game [6/91-p80]

Show Employees Where They Fit In [7/91-p6]

MOVING see Relocation

### MUNICIPAL GOVERNMENT

Quality For Cities [10/91-p60]

### MUSIC/MUSICAL INSTRUMENTS

Music May Tame The Savage Beast, But His Diffusers Tame The Music [8/91-p13]

Letters: Blame It On The Victorians [9/91-p4]

The Sound Of "Peaceful Times" [9/91-p18]

Only The Music Is In The Clouds [11/91-p60]

How A Pennsylvania Company Makes The Sweet Sounds Of Innovation [12/91-p16]

MUTUAL FUNDS see Securities

## N - O

NATIONAL DEBT see U.S. Govt.--Budget

NOVELTIES see Gifts, Greeting Cards, Novelties & Toys

### OCCUPATIONAL HAZARDS & INJURIES

Minimum Wage, OSHA Fines Set To Rise [3/91-p9]

Updated OSHA Guide Details New Penalties [8/91-p11]

A Criminal Trap For Businesses [9/91-p56]

Congressional Alert: Strengthening Laws On Health And Safety [10/91-p78]

Ways To Make Safety Work [12/91-p25]

Cutting Costs Through Safety [12/91-p26]

### OFFICES/OFFICE EQUIPMENT

#### FURNITURE & SUPPLIES

Tools For The Office Trade [2/91-p46]

Repair Kit [2/91-p72]

Ways To Make The Most Of Rental Expenses [5/91-p8]

Spring Hang-Ups [5/91-p76]

Medical Managing [5/91-p76]

Direct Line: Company Stores [6/91-p69]

Here's The Rub [6/91-p80]

Punch Line [6/91-p80]

A Not-So-Brief Case [7/91-p64]

Temporary Offices For Swing Space [8/91-p8]

Desktop Supply Order [8/91-p64]

Happy Faxes [8/91-p64]

Letters: Taming The Paper Tiger At Home [10/91-p4]

A Sell-On-Wheels Way To Reach Customers [10/91-p10]

First The Portable Computer, Now The 16-Pound Traveling Office [10/91-p30]

Now, You Can Get Satisfaction [10/91-p31]

Under The Table [10/91-p80]

Operating With One Policy: Service With Honesty [11/91-p8]

Direct Line: Whereabouts [11/91-p76]

OIL see Energy Resources, Production & Use

OLDER ADULTS see also Demographics; Social Security

The Future Grows Older [3/91-p48]

Looking At Life Cycles--With A Twist [8/91-p42]

## OPTIONS TRADING

Elder Care--From Afar [10/91-p63]  
 A Handy Legal Tool: Power Of Attorney [10/91-p64]  
 Direct Line: Not Home Alone [12/91-p53]  
OPTIONS TRADING see Securities  
OUTSIDE CONTRACTORS see also Self-Employment  
 Declaration Of Independents [10/91-p52]  
OWNERSHIP see also Family Business  
 The Pluses And Minuses Of Dual Signatures [12/91-p50]  
 Out Of The Family [12/91-p53]

## P

PAPERWORK REDUCTION ACT see Government Regulation  
PARTNERSHIPS  
 Follow The Leader [7/91-p6]  
PATENTS, COPYRIGHT & TRADEMARKS  
 Direct Line: Kids' Stuff [3/91-p62]  
 Direct Line: Keeping Secrets [4/91-p58]  
 The New-Name Game [8/91-p10]  
 Protecting Your Ideas [9/91-p62]  
PENSIONS/PENSION PLANS see also Retirement  
 The Threat To Pension Plans [3/91-p18]  
 It Doesn't Get Much Simpler Than SEP [3/91-p22]  
 Letters: Pension Plans: Huge Losses Ahead? [5/91-p4]  
 Letters: The IRS Should Back Off [5/91-p4]  
 Letters: Pension Firms: Look Out [5/91-p4]  
 The IRS Targets Small Pension Plans [5/91-p44]  
 Letters: Right On On Benefits [6/91-p5]  
 A Break For Older Business Owners [6/91-p73]  
 Letters: The IRS's Heavy Hand On Small Pension Plans [7/91-p4]  
 Letters: Congress Won't Learn [7/91-p4]  
 Letters: Pension Innovations [7/91-p4]  
 Proposals To Help Employees Save [8/91-p35]  
 Audit Program Is Criticized [8/91-p36]  
 Age-Based Profit Sharing: There Are Limits [8/91-p55]  
 Are You Being Too Generous? [12/91-p46]  
PERSIAN GULF CONFLICT  
 High-Tech Weapons Prove Critics Wrong, Cheney Says [3/91-p12]  
 Information Available On Rebuilding Kuwait [4/91-p9]  
 Editorial: Why The Lessons Of A 43-Day War Will Endure Well Into The Next Century [4/91-p71]  
 Reservists Regain Jobs And Benefits [5/91-p36]  
 Clarification (on veterans' re-employment rights [7/91-p5]  
PERSONAL FINANCE see also Estate Planning, Investment (Individual)  
 A Better Look In An Old Favorite [1/91-p42]  
 Tax Forms And Insurance For Household Employees [1/91-p65]  
 Three Financial Records You Must Keep Long-Term [1/91-p66]  
PESTS & PEST CONTROL  
 Giving California's Termites A Taste Of The Frozen North [2/91-p14]  
 The Food Industry Takes The Offensive [7/91-p42]

Megabugs [7/91-p64]  
 The Portable Porch [7/91-p64]  
 Congressional Alert: Problems With Local Pesticide Laws [11/91-p86]  
PETROLEUM INDUSTRY see Energy Resources, Production & Use  
PETS  
 Direct Line: Pet Project [1/91-p61]  
 Direct Line: Cooing Swimmily [2/91-p58]  
 Direct Line: How Much Is That Doggie...? [4/91-p58]  
 Direct Line: In Cold Blood [10/91-p66]  
PHARMACEUTICAL PRODUCTS  
 Direct Line: Off The Shelf [8/91-p56]  
PHILANTHROPY see Charitable Contributions & Organizations/Volunteerism  
PHOTOGRAPHY see Art/Photography; Games & Hobbies  
PHYSICAL FITNESS see also Health Care  
 Seeing Is Believing [1/91-p76]  
 NB Tips: National Employee Health and Fitness Day [3/91-p9]  
 Shape Up [3/91-p72]  
 The Latest Thing In Exercise: Fitness Through Moderation [10/91-p68]  
PLANTS see Flowers/Plants/Landscaping  
PLUMBING FIXTURES see Home Care, Decoration & Furnishing  
POLAND  
 Walesa Urges U.S. Firms To Invest In Poland [5/91-p10]  
POLITICAL FINANCE  
 Letters: Money Talks, But So Would Reform [3/91-p6]  
 Congressional Alert: Financing Campaigns With Tax Dollars [8/91-p62]  
POPULATION see Demographics  
POSTAL SERVICE see Delivery & Mail Services; U.S. Postal Service  
POWELL, LEWIS F. JR.  
 Editorial: The Powell Memorandum: As Valid On Its 20th Anniversary As It Will Be On Its 100th [11/91-p87]  
PRESENTATIONS see Marketing; Sales & Selling  
PRINTING/PUBLISHING see also Magazines  
 How He Puts Flesh On The Bones Of A Corporation's History [3/91-p14]  
 Quick Printing Turns High-Tech [4/91-p63]  
 Direct Line: Printer's Link [7/91-p54]  
PRIVACY  
 Letters: Don't Forget Privacy [5/91-p5]  
 Congressional Alert: Monitoring Employees [9/91-p78]  
 Letter: Checking Up On Employees [10/91-p5]  
PRODUCT LIABILITY see Liability/Liability Insurance  
PRODUCTIVITY  
 NB Tips: Guide for measuring workers' performance [2/91-p8]  
 NB Tips: Cost of above guide [3/91-p9]  
 Warehouses Should Go With The Flow [4/91-p8]  
PROTECTIONISM see International Trade  
PUBLIC ASSISTANCE  
 From The Dole To The Payroll [2/91-p18]  
PUBLIC OPINION  
 Letters: It's Time To Hold Representatives Accountable [2/91-p6]  
 Readers Reply On Tax Cuts [5/91-p53]  
 Heavy Votes Against Forced Health Care [6/91-p39]

Readers Say No To Hiring Quotas [11/91-p37]  
PUBLIC RELATIONS see Customer Relations; Marketing  
PUBLIC SPEAKING see also Sales & Selling  
 Address For Success [2/91-p43]  
PUBLIC WORKS see Infrastructure  
PUBLISHING see Printing/Publishing  
PURCHASING  
 Honesty Is The Best Policy For Suppliers [6/91-p6]  
 Operating With One Policy: Service With Honesty [11/91-p8]

## Q - R

QUALITY CONTROL  
 Ideas That Pay Off [4/91-p34]  
 A New Sense Of Service [6/91-p16]  
 Why A Quality Pacesetter Chooses To Hide His Light Under A Bushel [6/91-p20]  
 Quality-Control Techniques [7/91-p8]  
 Letters: The Quest For Quality Is Not A Quick Fix [8/91-p4]  
 Avoiding Too Much Of A Good Thing [10/91-p6]  
 Quality For Cities [10/91-p60]  
QUOTA SYSTEMS see Civil Rights Legislation; Employment; Hiring & Firing  
RACKETEER INFLUENCED AND CORRUPT ORGANIZATIONS ACT (RICO)  
 Congressional Alert: Reining In RICO [7/91-p62]  
 A Criminal Trap For Businesses [9/91-p56]  
REAL ESTATE see also Housing  
 Personal Reassessments [5/91-p6]  
 Rental Advantages For Hard-To-Sell Houses [5/91-p64]  
 Home Buyers' Brokers: Someone On Your Side [9/91-p68]  
RECESSION see Economic Conditions & Forecasts  
RECREATION/SPORTS & SPORTS FACILITIES  
 Find The Seam, Make Your Shot [3/91-p8]  
 In A Flash [3/91-p72]  
 The Greening Of America [3/91-p72]  
 Follow The Leader [3/91-p72]  
 (Update 5/91-p76)  
 The Sporting Life [3/91-p72]  
 Thanks To This Firm, Some Ballplayers Get Sore Arms From Swinging Pens, Not Bats [4/91-p10]  
 Direct Line: Bowl Games [5/91-p62]  
 Direct Line: Putting A Round [5/91-p62]  
 Direct Line: Ice Links [10/91-p67]  
 Saving Time To Stay On Top [11/91-p12]  
 Direct Line: From Stem To Stern [11/91-p76]  
 An All-American Game [11/91-p88]  
 The Dream Team [11/91-p88]  
RECYCLING see also Waste Disposal  
 Direct Line: Back To Basics [9/91-p64]  
 Direct Line: On The Road Again [10/91-p66]  
 Cups For Keeping [11/91-p10]  
RED TAPE/REGULATION see Government Regulation  
RELOCATION  
 NB Tip: Free booklets for business people moving to Europe [1/91-p8]  
 Bringing A New Town To The Company [4/91-p8]  
 Letters: Professional Distinction [6/91-p5]  
RENTALS see Leases & Leasing/Rentals

\* Page numbers followed by letters refer to articles not included in all editions.

**RESEARCH & DEVELOPMENT**

- High-Tech Weapons Prove Critics Wrong,  
Cheney Says [3/91-p12]  
Congressional Alert: Fostering Research  
[7/91-p62]

**RESTAURANTS** see also Food/Beverage Industry & Trade

- Resilience For The Recession: Fast-Food  
Future [1/91-p68]  
A Mac Attack? [1/91-p76]  
First In Line At The Cafeteria [2/91-p29]  
Designer Pizza At Off-The-Rack Prices  
[3/91-p13]  
Letters: Luby Admirer: He's No Armand  
Hammer [4/91-p5]  
Four Avenues To Franchising [6/91-p48]  
Direct Line: A Taste Of Thailand  
[6/91-p68]  
The Chef As Famous As His Customers  
[7/91-p29]  
When You Cut Expenses, Don't Slash Value  
[10/91-p10]  
Why A Houston Businessman Feels Flushed  
With Success [11/91-p18]

**RETAIL STORES & TRADE**

- Direct Line: Where There's Smoke [3/91-p63]  
Recession-Wary Shoppers Discover Outlet  
Stores [3/91-p65]  
Supplier And Retailer: A Working  
Combination [4/91-p8]  
Direct Line: How Much Is That Doggie...?  
[4/91-p58]  
Direct Line: The Creative Touch [4/91-p58]  
Career Paths For Women [5/91-p68]  
Dining And Whining [5/91-p76]  
Direct Line: Nuts And Bolts [6/91-p68]  
Direct Line: Company Stores [6/91-p69]  
How A High-School Coach Became The  
"Farmer" In The Discount Dell [7/91-p12]  
Direct Line: Bagels For Beginners [7/91-p55]  
Direct Line: Sweet And Special [8/91-p56]  
Direct Line: Tools For Learning [8/91-p56]  
Direct Line: Fragrance Facts [8/91-p57]  
Plans Ahead [8/91-p64]  
Direct Line: Unfinished Business [9/91-p64]  
Direct Line: Paper Works [9/91-p64]  
Direct Line: Where There's A Wheel  
[9/91-p64]  
Direct Line: Clothes Line [10/91-p66]  
How Richard Thalheimer Is Trying To Sharpen  
An Out-Of-Date Image [11/91-p16]  
How Bookmaking And Bookselling Come  
Together In Las Vegas [11/91-p20]  
Direct Line: From Stem To Stern [11/91-p76]  
Direct Line: For Managing Numbers  
[11/91-p76]  
Direct Line: Searching Religiously  
[11/91-p77]  
Direct Line: When Left Is Right [11/91-p77]  
One Retailer's Strategies For Happier  
Holiday Sales [12/91-p8]  
Point-Of-Sale Inventory Systems: Now  
Ready For Small Businesses [12/91-p41]  
**RETIREMENT** see also Individual Retirement  
Arrangements; Pensions & Pension Plans  
Accounting-Rule Changes [4/91-p32]  
Road Work [4/91-p72]  
Annuities: An Old Product With Some New  
Wrinkles [6/91-p71]  
A Break For Older Business Owners  
[6/91-p73]  
Age-Based Profit Sharing: There Are Limits  
[8/91-p55]  
Something To Be Passionate About [9/91-p48]

**RISK MANAGEMENT** see Liability/Liability Insurance

5

**S CORPORATIONS** see Corporations**SALARIES** see Wages, Salaries & Fees**SALES & SELLING** see also Advertising;

- Marketing  
Direct Line: Manufacturing Rep [4/91-p59]  
How He Turned The Magic Of Business Into  
The Business Of Magic [6/91-p11]  
Don't Let The Nays Have It [7/91-p6]  
The Proof Is In The Presentation [7/91-p32]  
Tips For Turning Customers Into Informed  
Buyers [10/91-p10]

**SECURITIES**

- Taming The Stock Market: Dollar-Cost  
Averaging [2/91-p62]  
Saving Money By Managing Your Own "Mutual  
Fund" [3/91-p65]  
Being Responsible Shareholders [4/91-p38]  
Deciding Whether To Go Public [5/91-p51]  
Drawing More Cash From Your Mutual Funds  
[6/91-p72]  
Tax-Exempt Bonds: The Last Bastion  
[7/91-p52]  
Making Money Drip By Drip [7/91-p52]  
Electric Utilities As A Safe Harbor For  
Investors [8/91-p54]  
Brokers' Margin Accounts: Quick Money, Low  
Interest [9/91-p67]  
Money-Market Funds With Government  
Backing [9/91-p67]  
Global Investing For The '90s [10/91-p63]  
Letters: A Few Nuggets On Brokers' Rates  
[11/91-p5]  
Investment Newsletters: How To Spot The  
Winners [11/91-p79]  
Tax-Deferred Money Funds [11/91-p79]  
Good-Looking Convertibles [12/91-p49]  
Decoding The Prospectus From A Mutual Fund  
[12/91-p49]

**SECURITY SYSTEMS**

- Viruses--Cures For The Uncommon Cold  
[6/91-p44]  
Defensive Tactics For Thwarting Thieves  
[7/91-p51]  
A Notebook Not Just Anyone Can Open  
[12/91-p42]

**SELF-EMPLOYMENT** see also Outside Contractors

- Targeting Abuses On The Side [1/91-p64]  
What Will You Give To The IRS This Year?  
[3/91-p26]  
Letters: Deduction Correction For The  
Self-Employed [5/91-p5]

**SENIOR CITIZENS** see Older Adults**SERVICES**

- Direct Line: Looking Ahead [1/91-p61]  
Direct Line: Money Laundry [1/91-p61]  
The Carriage Trade [1/91-p76]  
A Strategy With Vision [2/91-p10]  
Giving California's Termites A Taste Of The  
Frozen North [2/91-p14]  
How To Build Value In Service Companies  
[4/91-p8]  
Direct Line: Table Preparations [4/91-p58]  
Direct Line: Cloth Bottoms [4/91-p58]  
Direct Line: Attics For Rent [4/91-p58]  
Together Again [4/91-p72]

- Personal Reassessments [5/91-p6]  
Figuring The Percentages [5/91-p65]  
Direct Line: Carpet Facts [7/91-p54]  
Quality For Cities [10/91-p60]  
Direct Line: By The Book [11/91-p76]  
Direct Line: When Left Is Right [11/91-p77]  
Direct Line: In The Driver's Seat [12/91-p52]

**SHOES** see Clothing**SMALL BUSINESS**

- Big Blue Thinks Small [1/91-p43]  
Direct Line: Financial Consultants [1/91-p62]  
Small Firms' Top Concerns [2/91-p45]  
Direct Line: Uncle Sam's Pockets [2/91-p58]  
Small Firms Pay For Clean Air [3/91-p52]  
Raising Capital In A Recession [4/91-p28]  
Asset Transfers--Handle With Care [5/91-p8]  
Small Business Week Applauds  
Entrepreneurship [5/91-p8]  
Circumstances Can Affect Appraisals  
[5/91-p8]  
NB Tips: Software program for small-business  
intelligence systems [5/91-p8]  
Controlling Costs With Credit Cards  
[5/91-p50]  
Overcoming Adversity [6/91-p25]  
Survival By The Numbers [8/91-p14]  
Transforming Grief Into Triumph (SBA's Small  
Business Person of the Year) [9/91-p13]  
Building On A Blazing Start [9/91-p44]  
Holiday Plans [12/91-p8]

**SMALL-BUSINESS INCUBATORS** see

## Economic Development

**SOCIAL SECURITY** see also Older Adults

- Small Business Presses For Payroll-Tax Cut  
[3/91-p9]  
What Will You Give To The IRS This Year?  
[3/91-p26]  
Cards For Babies--Now It's The Law  
[4/91-p62]  
Congressional Alert: An Outdated Social  
Security Test [4/91-p70]  
Letters: Deduction Correction For The  
Self-Employed [5/91-p5]  
The Earnings Test Has Failed [5/91-p42]  
Fight For Payroll Tax Cut Continues  
Despite Setback [6/91-p9]

**SOFTWARE** see Computers & Software**SPORTS** see Recreation/Sports & Sports Facilities**STANDARDS**

- Federal Agencies Plan Switch To Met. c  
System [10/91-p12]

**START-UPS** see also Entrepreneurs; **Making It** in **Regular Features & Special Sections** portion of **Index**

- Direct Line: From The Beginning [4/91-p59]  
Necessity Mothers A Child-Care Invention  
[6/91-p8]  
Profit Sharing With A Twist [7/91-p8]  
Look At Every Option--And Beyond [7/91-p9]  
Direct Line: Fragrance Facts [8/91-p57]  
Using Incubators As Steppingstones To  
Growth [10/91-p8]

**STOCKS, STOCK MARKET** see Securities**STRIKES, SLOWDOWNS** see Labor Unions**SUBSTANCE ABUSE** see Tests & Testing

T

**TAIWAN**

- Revitalizing A Country [9/91-p42]

\* Page numbers followed by letters refer to  
articles not included in all editions.

**TAXATION** see also Business Taxes; Income Tax; U.S. Govt.--Internal Revenue Service  
Letters: States Practice Taxation Without Representation [1/91-p6]

Letters: The Tax Law's Bite [1/91-p6]  
Editorial: Key To Recovery: A Reduction In The Costs Of Labor, Capital, And Savings [2/91-p71]

A Taxing Situation For "Gas Guzzlers" [4/91-p62]

Personal Reassessments [5/91-p6]  
Readers Reply On Tax Cuts [5/91-p53]  
Congressional Alert: A Tax Cut Within Reach [5/91-p74]

Fight For Payroll Tax Cut Continues Despite Setback [6/91-p9]

Getting Rebates On Purchases Abroad [6/91-p71]

Once Again, Congress Eyes A Gas-Tax Hike [8/91-p11]

New Round In The Tax-Increase Battle [8/91-p25]

Editorial: Listen Closely When You Hear The Words "Tax Fairness" [8/91-p63]

Letters: The Credit Card Rebate Method [9/91-p4]

**TECHNICAL INNOVATION/TECHNOLOGY** see also Research & Development

The Ultimate In Ultrasound [9/91-p53]  
How A Pennsylvania Company Makes The Sweet Sounds Of Innovation [11/91-p16]

**TELECOMMUNICATION**

Have Phone, Won't Travel [1/91-p76]  
Letters: Telecommuting Can Open Doors For The Deaf [3/91-p6]

Finding The Promised LAN [4/91-p16]

How An Indian-Born Entrepreneur Found The "Tiger" Within Herself [6/91-p10]

New Hear This [6/91-p80]

Direct Line: Numbers In The 900s [7/91-p54]

Keeping Clients In The Loop [8/91-p8]

When You Use Your Phone Card, Watch Out For "PIN Peepers" [9/91-p67]

First The Portable Computer, Now The 16-Pound Traveling Office [10/91-p30]

A Phone Call Away [11/91-p88]

**TELEMARKETING** see Marketing

**TELEPHONES** see Telecommunication

**TEMPORARY EMPLOYEES** see Employees; Employment; Hiring & Firing

**TESTS & TESTING**

Random Drug Testing For Some Commercial Drivers [8/91-p8]

Rules On Medical Tests For New Hires [8/91-p29]

Letters: There Are Ways To Examine New Hires [10/91-p4]

Breathing Easy [12/91-p64]

**TOBACCO INDUSTRY** see Agribusiness

**TOOLS & EQUIPMENT**

Direct Line: Part-Time Tools [3/91-p62]

Tool Box [2/91-p72]

When It Came To Building A Business, He Had The Right Tools For The Job [6/91-p14]

Why A Quality Pacesetter Chooses To Hide His Light Under A Bushel [6/91-p20]

**TOYS** see Gifts, Greeting Cards,

Novelties & Toys

**TRADE DEFICITS** see International Trade

**TRADE SHOWS & FAIRS**

Direct Line: On The Home Front [1/91-p61]

Direct Line: Show Times [6/91-p69]

Direct Line: Here Comes Christmas [8/91-p56]

**TRADEMARKS** see Patents, Copyrights & Trademarks

**TRANSPORTATION** see also Infrastructure

Era Of Interstate Highway Construction Nears End [1/91-p9]

Highway Bill Could Pose Quandary For Administration [7/91-p10]

Random Drug Tests For Some Commercial Drivers [8/91-p8]

Once Again, Congress Eyes A Gas-Tax Hike [8/91-p11]

A New Era In Road Policy [9/91-p20]

Editorial: Congress Should Move Quickly On Issues Critical To Competitiveness [10/91-p79]

Letters: Getting Up To Speed Where It Counts [11/91-p4]

Letters: Take The Pressure Off Roads [11/91-p4]

Letters: Congress Is Hogging Road Funds [11/91-p4]

Letters: Listening To The Wrong People [11/91-p4]

Letters: Still Likes Ike [11/91-p4]

Letters: Trim The Subsidies [11/91-p4]

Direct Line: In The Driver's Seat [12/91-p52]

**TRAVEL, TOURISM & VACATIONS**

How He Rides To Success On A Different Kind Of Business Cycle [1/91-p12]

India [1/91-p38B\*]

How To Beat The Drag Of Jet Lag [1/91-p63]

Checking Out Traveler's Checks [1/91-p66]

Know Before You Go [1/91-p76]

Letters: A Quick Tour For Credit [2/91-p6]

How To Get A Handle On Lost Or Stolen Luggage [3/91-p66]

The Sporting Life [3/91-p72]

Weather Reports For Travelers [4/91-p61]

Way To Go [4/91-p72]

Easy Landing [4/91-p72]

Together Again [4/91-p72]

Getting Rebates On Purchases Abroad [6/91-p72]

Weathering Bad Days [6/91-p80]

Direct Line: R&R For RVers [7/91-p54]

Keeping Clients In The Loop [8/91-p8]

Ears On The Road [8/91-p64]

Are They Still Making It? [9/91-p16]

Making Molehills Out Of Mountains [9/91-p28]

Portable PCs: Power Up [9/91-p29]

Direct Line: For Smoother Takeoffs [9/91-p64]

Overseas Manners... [9/91-p90]

...And Mores [9/91-p80]

The Dream Team [11/91-p88]

Protecting Your Health And Your Valuables [12/91-p50]

Flights Of Fancy [12/91-p64]

**TRUCKS** see Automobiles/Trucks/Motorcycles

**TRUSTS** see also Estate Planning

How To Be Generous With Your Children [11/91-p81]

Insurance Trusts [12/91-p51]

**TYPEWRITERS** see Offices/Office Equipment, Furniture & Supplies

## U

**UNEMPLOYMENT COMPENSATION**

Employers Could Face Unemployment-Tax Hikes [3/91-p9]

\* Page numbers followed by letters refer to articles not included in all editions.

Congressional Alert: Unemployment Compensation [4/91-p70]

Business Fights Measure To Raise

Unemployment Tax [5/91-p10]

Labor Targets The States [8/91-p22]

**U.S. CHAMBER OF COMMERCE**

U.S. Chamber Offers "Strong Medicine" To Spur Recovery [2/91-p9]

A Road Map For Bulgaria [3/91-p56]

Editorial: Spreading Democracy [4/91-p71]

The Foremost Goal: Top Performance

(1991-92 Chairman, C.J. Silas) [6/91-p45]

Building On A Blazing Start [9/91-p44]

**U.S. GOVERNMENT--BUDGET**

Budget Rules Threaten Expiring Tax Provisions [6/91-p9]

**U.S. GOVERNMENT--CONGRESS**

The Right Way To Write To Members Of Congress [1/91-p25]

Editorial: The Same Old Faces Should Not Mean The Same Old Policies In Congress [1/91-p75]

Letters: It's Time To Hold Representatives Accountable [2/91-p6]

Term-Limit Groups Hope To Maintain Momentum Of 1990 [2/91-p9]

Letters: Money Talks, But So Would Reform [3/91-p6]

Letters: Washington Could Use More Than A Few Good Women [7/91-p4]

Letters: Congress Won't Learn [7/91-p4]

Term Limits: False Hope Or Cure? [11/91-p22]

**U.S. GOVERNMENT--DEPARTMENT OF DEFENSE**

High-Tech Weapons Prove Critics Wrong, Cheney Says [3/91-p12]

**U.S. GOVERNMENT--INTERNAL REVENUE SERVICE**

The Proof Is In The Mailing [2/91-p60]

The IRS Targets Small Pension Plans [5/91-p44]

Letters: The IRS's Heavy Hand On Small Pension Plans [7/91-p4]

Audit Program Is Criticized [8/91-p36]

Uncle Sam On The Installment Plan [8/91-p55]

**U.S. GOVERNMENT--SMALL BUSINESS ADMINISTRATION**

Leadership Training For Women [7/91-p47]

NB Tips: SBA offers "First Step Review"

software program [8/91-p10]

Transforming Grief Into Triumph [9/91-p13]

**U.S. POSTAL SERVICE** see also Delivery & Mail Services

Letters: There's A Way To Keep Stamp Costs From Rising [3/91-p6]

Postal Contract Settlement Is Victory For Business [8/91-p11]

Postal Rate Hikes Likely To Be Limited [11/91-p14]

**U.S. TAX CODE**

What Will You Give To The IRS This Year? [3/91-p26]

## V

**VACATIONS** see Travel, Tourism & Vacations

**VALUE-ADDED TAX (VAT)** see Taxation

**VENTURE CAPITAL** see also Economic

Development; Loans

Direct Line: Uncle Sam's Pockets [2/91-p58]

Raising Capital In A Recession [4/91-p28]

Direct Line: U.S. Capital [6/91-p69]

Look At Every Option--And Beyond [7/91-p9]

The Power Of Patient Capital [9/91-p48]

NB Tips: Directory, "Venture Capital:  
Where to Find It" [10/91-p10]

A Joining Of Venture And Capitalists  
[11/91-p12]

How To Write For Money [11/91-p46]

#### VETERANS

Reservists Regain Jobs And Benefits  
[5/91-p36]

Clarification of veterans' re-employment  
rights [7/91-p5]

Help For Veterans To Become Franchisees  
[11/91-p69]

#### VIDEO INDUSTRY & TECHNOLOGY

A Virginia Entrepreneur Has An Idea About  
Handicaps And Success [5/91-p14]

Direct Line: A Show Business [10/91-p66]

How Changes Are Affecting Franchises  
[11/91-p65]

VOLUNTEERISM see Charitable

Contributions & Organizations/Volunteerism

#### W

#### WAGES, SALARIES & FEES

Minimum Wage, OSHA Fines Set To Rise  
[3/91-p9]

Know The Rules On Pay And Hours [4/91-p50]

Payment For Performance [4/91-p52R\*]

Dragging Employers Into Child Support  
[10/91-p34]

Letter: Nobody Asked If This Owner Liked  
Mandatory Wage Deduction [12/91-p5]

WASTE DISPOSAL see also Recycling

From The Ground Up [1/91-p39]

Letters: More Opportunities In  
Environmental Cleanup [3/91-p6]

Congressional Alert: Managing Solid Waste  
[3/91-p70]

How An Environmental Scientist's Business  
Grew From Contaminated Soil [7/91-p13]

A Criminal Trap For Businesses [9/91-p56]

The Best Defense Against Pollution  
[11/91-p53]

State Experts Help Companies Solve Their  
Waste Problems [12/91-p8]

WATER/WATER POLLUTION see

Environment; Waste Disposal

#### WEATHER

Weather Report [12/91-p64]

WELFARE see Public Assistance

#### WOMEN

A Good Time To Be A Woman [1/91-p27]

Direct Line: Finding Funding [1/91-p62]

Letters: Family Businesses Are Smart To  
Look To Women [3/91-p6]

Selling To Uncle Sam [3/91-p29]

Direct Line: Women's Perspective [3/91-p62]

A High-Powered Group Comes Of Age  
[4/91-p23]

On The Bookshelf For Women [4/91-p24]

Women Business Owners: What's Really New  
[4/91-p24]

Should You Be A Mentor? [4/91-p24]

Men, Women & Leadership [5/91-p16]

Chipping Away At The Glass Ceiling  
[5/91-p20]

Career Paths For Women [5/91-p68]

Letters: Washington Could Use More Than  
A Few Good Women [7/91-p4]

Letters: Breaking The Glass Ceiling  
[7/91-p4]

Letters: No Either/Or Attitude [7/91-p4]

Case Study: "Protected Spouse" Fears

For Her Future [7/91-p36]

New Help For Selling Abroad [7/91-p46]

Aim For The Prize [7/91-p47]

Leadership Training For Women Owners  
[7/91-p47]

Letters: Contest For Women Entrepreneurs  
[9/91-p4]

Making An Impact [10/91-p41]

Women Urged To Go Global [10/91-p44]

For Your Bookshelf [10/91-p44]

WORD PROCESSING see Computers &  
Software; Offices/Office Equipment, Furniture  
& Supplies

#### WORKERS' COMPENSATION

Tactics For Cutting Costs [4/91-p33]

In Defense Of Screening [4/91-p33]

Letters: Take A Gander At What's Sauce For  
The Goose [8/91-p4]

States Adopt Fee Schedules [8/91-p35]

Costs Hit Record High [10/91-p54]

Letters: Why Workers' Comp Costs Are  
Escalating [11/91-p5]

Putting The Brakes On Workers' Comp  
[11/91-p57]

WORKING AT HOME see Home-Based  
Business

#### REGULAR FEATURES & SPECIAL SECTIONS

#### CONGRESSIONAL ALERT

Important legislative issues with suggestions  
from Nation's Business on what readers should  
tell Congress about them.

- 2/91-p70: Oil Development In Alaska  
Quotas And Litigation
- 3/91-p70: Strike-Promoting Legislation
- 3/91-p70: Health Benefits  
Mandated Leave
- 4/91-p70: Managing Solid Waste
- 4/91-p70: Medicine For The Economy
- 5/91-p74: An Outdated Social Security  
Test
- 5/91-p74: Unemployment Compensation
- 5/91-p74: A Tax Cut Within Reach
- 6/91-p78: Civil-Rights Bills Worth  
Backing
- 6/91-p78: The Paperwork Deluge
- 6/91-p78: Securing Our Energy Needs
- 7/91-p62: A Renewed Effort To Limit  
Liability
- 7/91-p62: Competitiveness And Joint  
Ventures
- 7/91-p62: Reining In RICO
- 8/91-p62: Limiting Exports
- 8/91-p62: Fostering Research
- 8/91-p62: Heat Rises Over Wetlands
- 8/91-p62: The Merits Of Trade With  
China
- 8/91-p62: Financing Campaigns With

- 9/91-p78: The Quality Of Indoor Air  
Health-Insurance Tax  
Deduction
- 10/91-p78: Monitoring Employees
- 10/91-p78: Strengthening Laws On  
Health And Safety
- 11/91-p86: Clean Water Act Up For  
Review
- 11/91-p86: Chance To Save On Health  
Care
- 12/91-p62: A Push To Simplify Payroll  
Taxes
- 12/91-p62: Problems With Local Pesticide  
Laws
- 12/91-p62: Potential Changes In Benefits  
Law
- 12/91-p62: Medical-Liability Reform
- 12/91-p62: Taxing The Transfer Of Funds

#### COVER STORY

- 1/91-p16: Business Copes With The  
Recession
- 1/91-p16: --Choose Your 1991 Forecast:  
Peace, War Or Stalemate
- 1/91-p16: --How Readers View The  
Economy
- 1/91-p16: --The Federal Impact On  
Business
- 1/91-p16: --The Right Way To Write To  
Members Of Congress

- 2/91-p16: Finding The Right Workers
- 2/91-p16: --From The Dole To The Payroll
- 2/91-p16: --Labor Availability Survey  
Results
- 3/91-p18: The Threat To Pension Plans
- 3/91-p18: --It Doesn't Get Much Simpler  
Than SEP
- 4/91-p14: Upgrade For Growth
- 4/91-p14: --Finding The Promised LAN
- 4/91-p14: --Present And Future: A  
Computer Survey
- 4/91-p14: --Beauty Is More Than Screen  
Deep
- 4/91-p14: --You Can Take It With You
- 5/91-p16: Men, Women & Leadership
- 5/91-p16: --Leadership Vs. Management
- 5/91-p16: --Chipping Away At The Glass  
Ceiling
- 6/91-p16: A New Sense Of Service
- 6/91-p16: --Why A Quality Pacesetter  
Chooses To Hide His Light  
Under A Bushel
- 7/91-p16: Switching To Flexible Benefits
- 7/91-p16: --10 Questions For Your Flex  
Plan Administrator
- 7/91-p16: --Selecting Software To Run A  
Flex Plan
- 8/91-p14: Survival By The Numbers
- 9/91-p20: A New Era In Road Policy

REGULAR FEATURES &  
SPECIAL SECTIONS 13

# REGULAR FEATURES & SPECIAL SECTIONS

- 10/91-p20: Schools That Work  
--Business Support Is Critical
- 11/91-p22: Term Limits: False Hope Or  
Cure?
- 12/91-p18: Selling In The New Europe  
--How To Determine The Shape  
Of The New European  
Marketplace  
--For More EC92 Information

## EDITORIALS

- 1/91-p75: The Same Old Faces Should Not  
Mean The Same Old Policies In  
Congress
- 2/91-p71: Key To Recovery: A Reduction  
In The Costs Of Labor, Capital  
And Savings
- 3/91-p71: When You Strangle The  
Employer, You Also Kill The  
Jobs
- 4/91-p71: Why The Lessons Of A 43-Day  
War Will Endure Well Into  
The Next Century
- 5/91-p75: Spreading Democracy  
Energy Security Requires  
Development Of Alaska's  
Arctic National Wildlife  
Refuge
- 6/91-p79: A Challenge To Japan  
There Are Reasonable Ways To  
Further Civil Rights
- 7/91-p63: Deposit-Insurance Reform Is  
Key To Banking System's  
Overhaul
- 8/91-p63: Listen Closely When You Hear  
The Words "Tax Fairness"
- 9/91-p79: You Don't End A Recession By  
Drawing Happy Faces On  
Closed Factories
- 10/91-p79: Congress Should Move Quickly  
On Issues Critical To  
Competitiveness
- 11/91-p87: The Powell Memorandum: As  
Valid On Its 20th Anniversary  
As It Will Be On Its 100th
- 12/91-p63: Needed Now: Policies That Will  
Restore The Economy To Its  
Historic Growth Pattern

## ENTREPRENEUR'S NOTEBOOK

- 1/91-p10: A Second Career For The Fun  
Of It (Hazel and Larry Mahar)
- 2/91-p10: A Strategy With Vision (Ken  
Biniger)
- 3/91-p8: Find The Seam, Make Your Shot  
(M.L. Carr)
- 4/91-p6: Faithful Reminders (Lee T.  
Christiansen)
- 5/91-p6: Personal Reassessments  
(William Quinn and David J.  
Levy)
- 6/91-p8: Necessity Mothers A Child-Care  
Invention (Cathy Leibow)
- 7/91-p9: Look At Every Option--And  
Beyond (Thomas Hiert)

- 8/91-p6: Delivering On A Guarantee:  
Perfect Service, No Exceptions  
(Daniel V. Byrne)
- 9/91-p8: An Overseas Gamble That Paid  
Off (George Garber)
- 10/91-p6: Avoiding Too Much Of A Good  
Thing (Chris Fish)
- 11/91-p8: Operating With One Policy:  
Service With Honesty  
(Lillian Galter)
- 12/91-p6: Taking A Risk--But Not  
Recklessly (Doug and Cindy  
Gilberg)

## LESSONS OF LEADERSHIP

- 1/91-p34: William C.W. Mow; Bugle Boy  
Industries
- 2/91-p29: Robert M. Luby; Luby's  
Cafeterias Inc.
- 3/91-p57: Patricia P. Upton; Aromatique
- 4/91-p46: Michael Dell; Dell Computer  
Corp.
- 5/91-p54: Russell Goldsmith; Republic  
Pictures
- 6/91-p45: C.J. Silas; Phillips Petroleum  
Co., 1991-91 Chairman,  
U.S. Chamber of Commerce
- 7/91-p29: Wolfgang Puck; Spago and other  
restaurants
- 9/91-p53: Samuel Maslak; Acuson Corp.
- 10/91-p57: Herbert D. Kelleher; Southwest  
Airlines
- 11/91-p60: Anne Robinson; Windham Hill  
Productions

## MAKING IT

- 1/91: Ted Twardzik; Ateeco [p11]  
Tom Hale; Backroads Bicycle  
Touring [p12]  
Frederick Carleton Ralston;  
Crazy Shirts Inc. [p14]
- 2/91: David Mathews; Ozark  
Mountain Enterprises [p12]  
Jay Tallon; Tallon Termite and  
Pest Control [p14]
- 3/91: Larry Flax and Rick Rosenfield;  
California Pizza Kitchen [p13]  
Bruck Weindruch; The History  
Factory [p14]  
Gordon Thomsen; Trail King  
Industries [p16]
- 4/91: Paul Goldin; The Score Board  
Inc. [p10]  
Sandra Shrader and Sue Zube;  
Cradle To Crayon  
Development Centers [p12]
- 5/91: Walter Lappert; Coffee and ice  
cream in Hawaii [p11]  
Charles Thompson; Creative  
Management Group [p14]
- 6/91: Kavelle Bajab; I-NET Inc. [p10]  
Bill Herz; Magicorp Productions  
[p11]  
Jerry Victory; Little Rock Tool  
Service [p14]
- 7/91: Bill Meadows; Meadows Farms  
[p12]  
Kathryn Kelly; Environmental  
Toxicology International  
Inc. [p13]  
Aaron Richardson; ARISCO  
[p14]

- 8/91: Scott Grundfor and John Ling;  
Scott Restorations [p12]  
Peter D'Antonio; RPG Diffusor  
Systems Inc. [p13]
- 9/91: Joann R. Schulz; DGR Inc. [p13]  
Fess Parker; Red Lion Resort,  
Parker Wines [p16]  
David Adelsheim; Adelsheim  
Vineyard [p16]
- 10/91: Peter Capolino; Mitchell &  
Ness [p13]  
Mike Wing; InfoPlan [p16]  
Theodore D. Ciccone; Litigation  
Communications [p18]
- 11/91: Richard Thalheimer; The  
Sharper Image [p16]  
Mark Evetts; Headlines USA  
[p18]  
Edna Luckman and Howard  
Schwartz; Gambler's Book  
Shop [p20]
- 12/91: Jimmy Calano and Jeff Salzman;  
CareerTrack Inc. [p12]  
Sandy Anderson and Barbara  
Todd; Orchids Only! [p14]  
Albert J. Charpentier, David B.  
Crockett and Robert J. Yannes;  
Ensoniq Corp. [p16]

## SPECIAL ADVERTISING SECTIONS

- 1/91-p36B\*: India
- 1/91-p47: Japan
- 6/91-p59: Korea
- 10/91-p40B\*: India

\* Page numbers followed by letters refer to articles not included in all editions.

## SPECIAL REPORTS

- 5/91-p27: Vehicle Leasing: Plenty Of  
Options
- 5/91-p36: Postwar Report
- 6/91-p48: Four Avenues To Franchising
- 6/91-p55: Ways To Control Insurance  
Costs
- 9/91-p29: Portable PCs: Power Up
- 10/91-p46: Trucks '92: Power And  
Performance

## WHERE I STAND

- 1/91-p74: U.S. Energy Policy
- 2/91-p64: Taxes (Poll results in May  
issue, p.53)
- 3/91-p64: Mandated Benefits (Poll  
results in June issue, p.39)
- 4/91-p68: War And Recession
- 5/91-p72: Civil Rights (Poll results in  
Nov. issue, p.37)
- 6/91-p76: Replacing Strikers (Poll  
results in Nov. issue, p.37)
- 7/91-p56: Improving Highways (Poll  
results in Nov. issue, p.37)
- 8/91-p60: Monitoring Employees (Poll  
results in Nov. issue, p.37)
- 9/91-p76: Unemployment Benefits
- 10/91-p76: Education Reform
- 11/91-p84: Term Limits
- 12/91-p60: Government Reform

## AUTHORS

- Alexander, Michael  
 --Selecting Software To Run A Flex Plan [7/91-p72]  
 Alexander, Roy (with Philip W. Taggart and Robert M. Arnold)  
 --Deciding Whether To Go Public [5/91-p51]  
 Altman, Henry  
 --How A High-School Coach Became The "Farmer" In The Discount Dell [7/91-p12]  
 --A Virginia Entrepreneur Has An Idea About Handicaps And Success [5/91-p14]  
 Arnold, Robert M. (with Philip W. Taggart and Roy Alexander)  
 --Deciding Whether To Go Public [5/91-p51]  
 Aronoff, Craig E. (with John L. Ward)  
 --Are You Being Too Generous? [12/91-p46]  
 --Being Responsible Shareholders [4/91-p38]  
 --Chief's Toughest Job: Teacher [1/91-p27]  
 --Choosing Among Siblings [10/91-p37]  
 --Following In Huge Footsteps [11/91-p32]  
 --Have Patience With Process [7/91-p34]  
 --How To Enhance Communication [6/91-p65]  
 --The Power Of Patient Capital [9/91-p48]  
 --Recession Means Agony, Opportunity [3/91-p42]  
 --Summer Jobs For Your Kids [5/91-p58]  
 --Trust Gives You The Advantage [8/91-p42]  
 --You Deserve The Best Managers [2/91-p38]  
 Bacus, Harry  
 --Partners In Promotion [11/91-p48]  
 Bahls, June Easter  
 --Employees For Rent [6/91-p36]  
 Banning, Kent  
 --Know The Rules On Pay And Hours [4/91-p50]  
 Barrier, Michael  
 --Are They Still Making It? [9/91-p13]  
 --Building On A Blazing Start [9/91-p44]  
 --Can A Business See Itself As Its Customers See It? [10/91-p16]  
 --The Chef As Famous As His Customers [7/91-p29]  
 --Designer Pizza At Off-The-Rack Prices [3/91-p13]  
 --First In Line At The Cafeteria [2/91-p29]  
 --From Riches To "Rags"--And Riches [1/91-p34]  
 --From The Pierogy Capital [1/91-p11]  
 --Giving California's Termites A Taste Of The Frozen North [2/91-p14]  
 --A Growing Business--Literally [9/91-p18]  
 --How A French Boy From Vienna Became Hawaii's Ice Cream King [5/91-p11]  
 --How A "Hippie In The Woods" Became The Iron Man Of The Ozark Mountains [2/91-p12]  
 --How A San Francisco Insurance Broker Transformed Race Into A "Nonissue" [7/91-p14]  
 --How Bookmaking And Bookselling Come Together In Las Vegas [11/91-p20]  
 --How He Helps Jurors Stay Awake By Turning Trials Into "Multimedia Events" [10/91-p18]  
 --How Richard Thalheimer Is Trying To Sharpen An Out-Of-Date Image [11/91-p16]  
 --Improving On Perfection [8/91-p12]  
 --A Man Who Sees No Limits On The South Dakota Prairie [3/91-p16]  
 --A New Sense Of Service [6/91-p16]  
 --Only The Music Is In The Clouds [11/91-p60]  
 --Overcoming Adversity [6/91-p25]  
 --The Republic For Which He Stands [5/91-p54]  
 --A Successful Oregon Sister Act Gets Ready For Its Second Act [12/91-p14]  
 --Transforming Grief Into Triumph [9/91-p13]  
 --The Ultimate In Ultrasound [9/91-p53]  
 --What Does A Smell Look Like? [3/91-p57]  
 --When It Came To Building A Business, He Had The Right Tools For The Job [6/91-p14]  
 --Why A Houston Businessman Feels Flushed With Success [11/91-p18]  
 --Why A Quality Pacesetter Chooses To Hide His Light Under A Bushel [6/91-p20]  
 Barrier, Phyllis M.  
 --To Your Health (March and Sept. issues)  
 Basu, Debashie  
 --ITC: An Indian International [10/91-p40H\*]  
 --Prime Market For The U.S. [10/91-p40B\*]  
 Beales, Janet R.  
 --How An Environmental Scientist's Business Grew From Contaminated Soil [7/91-p13]  
 --How He Rides To Success On A Different Kind Of Business Cycle [1/91-p12]  
 Berry, Skip  
 --Ideas That Pay Off [4/91-p34]  
 Bowes, David B.  
 --Sudden Departures [1/91-p44]  
 Byrne, Daniel V.  
 --Delivering On A Guarantee: Perfect Service, No Exceptions [8/91-p6]  
 Candler, Julie  
 --Power And Performance [10/91-p46]  
 --Vehicle Leasing: Plenty Of Options [5/91-p27]  
 Carr, M.L.  
 --Find The Seam, Make Your Shot [3/91-p8]  
 Christiansen, Lee T.  
 --Faithful Reminders [4/91-p6]  
 Cohn, Jordan E. (with Steve Kaufman)  
 --When Money Is No Object [7/91-p24]  
 Coker, John  
 --How To Write For Money [11/91-p46]  
 Cope, Thom T.  
 --How To Promote Without Bias [8/91-p40]  
 Desikan, R.  
 --Prime Hunting Ground For U.S. Business [10/91-p40C\*]  
 DeMoss, Robert L. II  
 --New Rules On Immigration [9/91-p35]  
 Drummond, James T.  
 --A New Era In Road Policy [9/91-p20]  
 --Taking A Turn For The Better [5/91-p23]  
 Dunn, William  
 --Survival By The Numbers [8/91-p14]  
 Ebberts, Al  
 --The Sound Of "Peaceful Times" [9/91-p18]  
 Einiger, Ken  
 --A Strategy With Vision [1/91-p10]  
 Ellentuck, Albert B.  
 --For Your Tax File (Jan.-Dec. issues)  
 Fish, Chris  
 --Avoiding Too Much Of A Good Thing [10/91-p6]  
 Fishman, Ross H.  
 --When Silence Is Golden [4/91-p48]  
 Foust, Linda (with Tony Husch)  
 --Protecting Your Ideas [9/91-p62]  
 French, Desiree  
 --How He Puts Flesh On The Bones Of A Corporation's History [3/91-p14]  
 Galter, Lillian  
 --Operating With One Policy: Service With Honesty [11/91-p8]  
 Garber, George  
 --An Overseas Gamble That Paid Off [9/91-p8]  
 Gilbert, Doug  
 --Take A Risk--But Not Recklessly [12/91-p6]  
 Greenwald, Judy  
 --Ways To Control Insurance Costs [6/91-p55]  
 Gray, Robert T.  
 --How To Deal With Sexual Harassment [12/91-p28]  
 Hemphill, Barbara  
 --Making Molehills Out Of Mountains [9/91-p28]  
 Hierl, Thomas  
 --Look At Every Option--And Beyond [7/91-p9]  
 Hillenbrand, Eric A.  
 --Environmental Fitness In The Small Company [11/91-p56]  
 Holder, Dennis  
 --A Professional Day-Care Solution [4/91-p12]  
 Holzinger, Albert G.  
 --Dateline: Washington (with Mary McElveen) (Aug. and Nov. issues)  
 --The Foremost Goal: Top Performance [6/91-p45]  
 --Free Trade Across The Rio Grande [9/91-p60]  
 --Minimizing Mail Costs [3/91-p34]  
 --A Mobile Alternative To Your Deskbound Computer [8/91-p37]  
 --New Windows Software Designed With Small Business In Mind [12/91-p42]  
 --The Next Best Thing To A Link To Heaven [1/91-p43]  
 --Powerful Lightweights [2/91-p33]  
 --Revitalizing A Country [9/91-p42]  
 --Selling In The New Europe [12/91-p18]  
 --Small-Business Computing [10/91-p30]  
 --Teaching Computers To Talk Back [6/91-p44]  
 --U.S. Firms See Contracts For Rebuilding Kuwait [5/91-p40]  
 --Upgrade For Growth (with Ripley Hotch) [4/91-p14]  
 --Using Pony Express For Letters And Packages [3/91-p41]  
 Horowitz, Alan (with Jon Pepper)  
 --Finding The Promised LAN [4/91-p16]  
 Hotch, Ripley  
 --A Better Look In An Old Favorite [1/91-p42]  
 --A Criminal Trap For Businesses [9/91-p56]  
 --Direct, Entertaining, Readable, Useful [8/91-p37]  
 --Many--If Not So Happy--Returns [2/91-p32]  
 --Pretty Cards, Pretty Easy To Use [6/91-p42]  
 --Upgrade For Growth (with Albert G. Holzinger) [4/91-p14]  
 Houston, Julie (with Arthur Pine)  
 --Ten Tips For Working With Nonfamily Employees [1/91-p56]  
 Husch, Tony (with Linda Foust)  
 --Protecting Your Ideas [9/91-p62]  
 Jaffe, Charles A.  
 --Moving Fast By Standing Still [10/91-p57]  
 Kaufman, Steve (with Jordan E. Cohn)  
 --When Money Is No Object [7/91-p24]  
 Kelleher, Chris  
 --When Others Go Bankrupt [4/91-p25]

\* Page numbers followed by letters refer to articles not included in all editions.

## AUTHORS

- Kramer, Donald R.  
--A Shield Against Bad Debts [11/91-p64]
- Lary, Banning Kent  
--An "Instinct" For Computer Success [4/91-p46]
- Levy, David J.  
--Personal Reassessments [5/91-p6]
- MacDonald, Diane (with Jean Sensel)  
--Dragging Employers Into Child Support [10/91-p34]
- Macnow, Glen  
--If Clothes Make The Man, His Customers Are All Headed For Big-League Careers [10/91-p13]
- Thanks To This Firm, Some Ballplayers Get Sore Arms From Swinging Pens, Not Bats [4/91-p10]
- Undying Support [2/91-p26]
- Mahar, Larry  
--A Second Career For The Fun Of It [1/91-p10]
- Marklein, Mary Beth  
--Selling To Uncle Sam [3/91-p29]
- Maynard, Roberta  
--Help Newcomers To Learn The Ropes [8/891-p32]
- How To Be A Great Boss [12/91-p44]
- McElveen, Mary  
--Dateline: Washington (April-July, Oct. issues; Aug. and Nov. issues with Albert G. Holzinger)  
--The Federal Impact On Business [1/91-p23]
- McGarvey, Robert (with Scott Smith)  
--Criticism Without The Sting [11/91-p42]
- McKee, Bradford  
--Achieving Success For The Disabled [6/91-p31]
- The Best Defense Against Pollution [11/91-p53]
- Clean-Air Rules Affect Small Firms [7/91-p28]
- From The Ground Up [1/91-p39]
- Managing Your Small Business (Jan.-Dec. issues)  
--Music May Tame The Savage Beast, But His Diffusers Tame The Music [8/91-p13]
- Small Firms Pay For Clean Air [3/91-p52]
- Small Firms' Top Concerns [2/91-p45]
- What You Must Do For The Disabled [12/91-p36]
- Natelson, Elizabeth J.  
--To Your Health (Jan. issue)
- Nelton, Sharon  
--Address For Success [2/91-p43]
- Avoiding "Business Divorce" Court [7/91-p34]
- Books For Your Shopping List [11/91-p32]
- Family Businesses Take To The Networks [2/91-p38]
- A Final Gift--And One Of The Best [12/91-p46]
- A Good Time To Be A Woman [1/91-p27]
- How A Pennsylvania Company Makes The Sweet Sounds Of Innovation [12/91-p16]
- How An Indian-Born Entrepreneur Found The "Tiger" Within Herself [6/91-p10]
- Looking At Life Cycles--With A Twist [8/91-p42]
- The Man Who Transformed T-Shirts From Underwear To Fashion [1/91-p14]
- Men, Women & Leadership [5/91-p16]
- Messages From Your Children [4/91-p28]
- New Help For Selling Abroad [7/91-p46]
- Something To Be Passionate About [9/91-p48]
- Tell Your Story--Again And Again [3/91-p42]
- Ten Keys To Success In Family Business [4/91-p44]
- Three Views In Small Packages [5/91-p58]
- A Tougher Challenge For Family Firms [6/91-p65]
- When You're An In-Law [10/91-p37]
- Women In Business [4/91-p23]
- Pear, Marcia J.  
--To Your Health (Feb., June, July and Nov. issues)
- Pepper, Jon  
--A Bushel Of New Apples [3/91-p38]
- Business Software To The Macs [11/91-p38]
- Finding The Promised LAN (with Alan Horowitz) [4/91-p16]
- First The Portable Computer, Now The 16-Pound Traveling Office [10/91-p30]
- Portable PCs: Power Up [9/91-p29]
- Tools For The Office Trade [2/91-p46]
- Pine, Arthur (with Julie Houston)  
--Ten Tips For Working With Nonfamily Employees [1/91-p56]
- Pouliot, Janine S.  
--Declaration Of Independents [10/91-p52]
- Rager, Les  
--The Future Grows Older [3/91-p48]
- Randall, Virginia Maida  
--Aim For the Prize [7/91-p47]
- How He Turned The Magic Of Business Into The Business Of Magic [6/91-p11]
- Rothenberg, Stuart  
--Term Limits: False Hope Or Cure? [11/91-p22]
- Rothman, Howard  
--A Firm Practices What It Teaches [12/91-p12]
- Sensel, Jean (with Diane MacDonald)  
--Dragging Employers Into Child Support [10/91-p34]
- Sensenbrenner, Joseph  
--Quality For Cities [10/91-p60]
- Shaller, Elliot H.  
--Avoid Pitfalls In Hiring, Firing [2/91-p51]
- Shenson, Howard L.  
--Payment For Performance [4/91-p52R\*]
- Sherman, Andrew J.  
--Preparing A Loan-Proposal Package [8/91-p48]
- Writing A Plan For Growth [11/91-p68]
- Silver, A. David  
--Tips For Boosting Your Cash Flow [9/91-p52]
- Smith, Scott (with Robert McGarvey)  
--Criticism Without The Sting [11/91-p42]
- Stevens, Lawrence  
--Point-Of-Sale Inventory Systems: Now Ready For Small Businesses [12/91-p41]
- The Proof Is In The Presentation [7/91-p32]
- Szabo, Joan C.  
--Congress Thaws The Estate Freeze [2/91-p23]
- Controlling Costs With Credit Cards [5/91-p50]
- Don't Put Off Estate Planning [12/91-p34]
- The Earnings Test Has Failed [5/91-p42]
- Finding The Right Workers [2/91-p16]
- New Round In The Tax-Increase Battle [8/91-p26]
- Raising Capital In A Recession [4/91-p28]
- Schools That Work [10/91-p20]
- An Uphill Fight For Bank Bill [7/91-p37]
- Using ESOPs To Sell Your Firm [1/91-p59]
- What Will You Give To The IRS This Year? [3/91-p26]
- Taggart, Philip W. (with Roy Alexander and Robert M. Arnold)  
--Deciding Whether To Go Public [5/91-p51]
- Thompson, Roger  
--Benefits Update (Feb., Aug. and Oct. issues)  
--Business Copes With The Recession [1/91-p16]
- The IRS Targets Small Pension Plans [5/91-p44]
- Prescriptions For Medical Costs [9/91-p38]
- Putting The Brakes On Workers' Comp [11/91-p57]
- Reservists Regain Jobs And Benefits [5/91-p36]
- Switching To Flexible Benefits [7/91-p36]
- The Threat To Pension Plans [3/91-p18]
- Ward, John L. (with Craig E. Aronoff)  
--Are You Being Too Generous? [12/91-p46]
- Being Responsible Shareholders [4/91-p38]
- Chief's Toughest Job: Teacher [1/91-p27]
- Choosing Among Siblings [10/91-p37]
- Following In Huge Footsteps [11/91-p32]
- Have Patience With Process [7/91-p34]
- How To Enhance Communication [6/91-p65]
- The Power Of Patient Capital [9/91-p48]
- Recession Means Agony, Opportunity [3/91-p42]
- Summer Jobs For Your Kids [5/91-p58]
- Trust Gives You The Advantage [8/91-p42]
- You Deserve The Best Managers [2/91-p38]
- Warner, David  
--Benefits Update (April issue)  
--The Food Industry Takes The Offensive [7/91-p42]
- Labor Targets The States [8/91-p22]
- Rules On Medical Tests For New Hires [8/91-p29]
- Ways To Make Safety Work [12/91-p25]
- Weaver, Peter  
--It's Your Money (Jan.-Dec. issues)
- Weiss, Donald H.  
--The Principal Ingredients Of A Sexual-Harassment Policy [12/91-p31]
- Werrett, Rosemary  
--Rediscover Latin America [4/91-p54]
- Whittemore, Meg  
--Direct Line (Jan.-Dec. issues)  
--Franchising (Jan.-Dec. issues)  
--PR On A Shoestring [1/91-p31]
- Willen, Janet L.  
--Free-Spirited Enterprise (Jan.-Dec. issues)  
--From The Dole To The Payroll [2/91-p18]
- Wynn, Jack  
--To Use But Not To Own [1/91-p38]

\* Page numbers followed by letters refer to articles not included in all editions.

THE 1991 NATION'S BUSINESS INDEX

[8871]

